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PUBLIC DOCUMENTS

OF THE

STATE OF WISCONSIN

BEING THE REPORTS OF THE VARIOUS

STATE OFFICERS, DEPARTMENTS
AND INSTITUTIONS

For the Fiscal Term Ending June 30, 1914

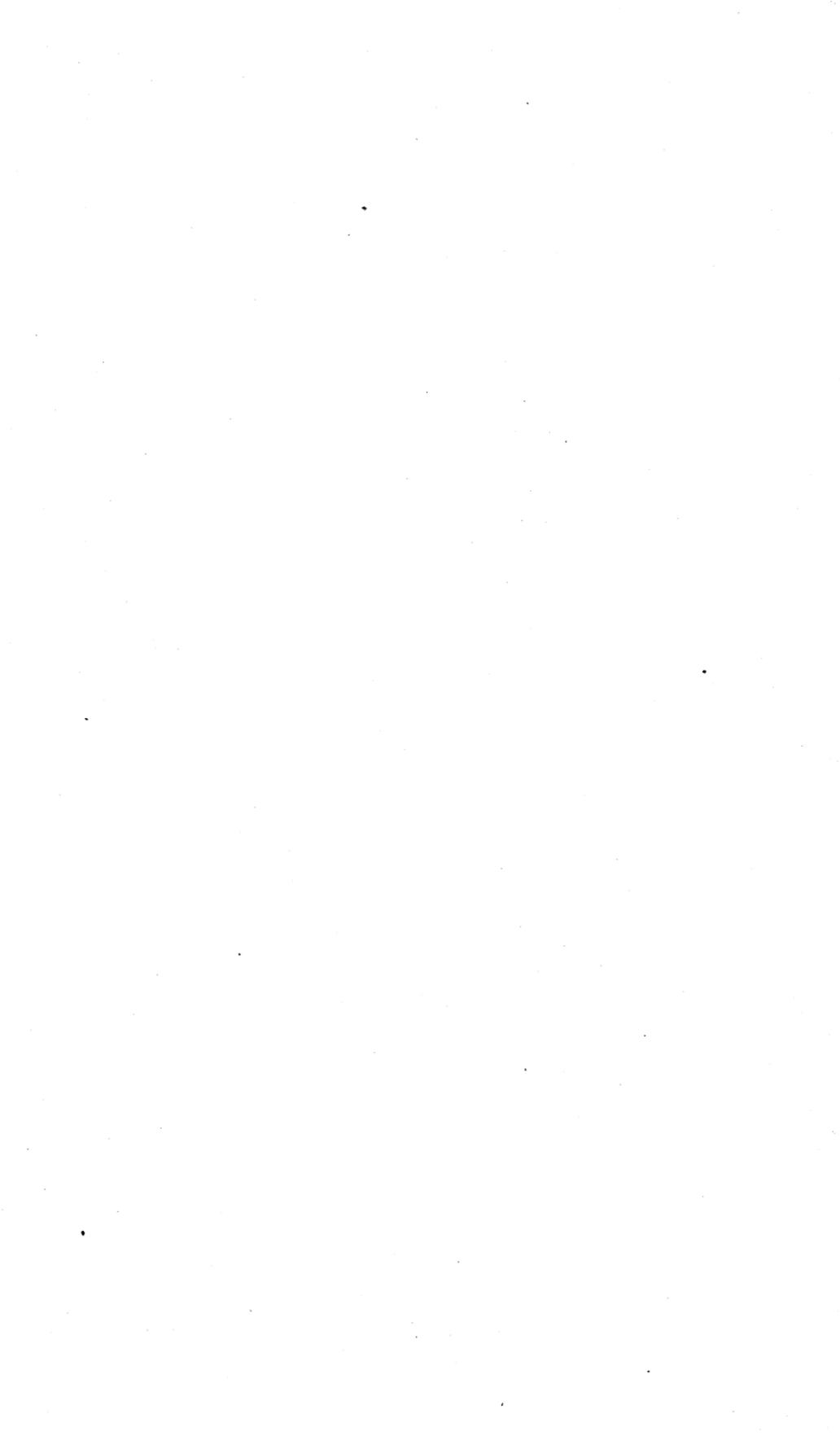
VOLUME 7



MADISON

DEMOCRAT PRINTING COMPANY, STATE PRINTER

1916



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FORTY-FIFTH ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE

OF THE

STATE OF WISCONSIN

PART III

LOCAL MUTUAL INSURANCE

1914

(Business of 1913)



MADISON, WISCONSIN
DEMOCRAT PRINTING COMPANY, STATE PRINTER
1914

SECRETARIES OF STATE.

Ex Officio Commissioners of Insurance

Name.	Residence.	Term.
LLEWELYN BREESE....	Portage	from Jan. 3, 1870 to Jan. 5, 1874
PETER DOYLE.....	Prairie du Chien	from Jan. 5, 1874 to Jan. 7, 1878
HANS B. WARNER.....	Ellsworth	from Jan. 7, 1878 to.....

COMMISSIONERS OF INSURANCE.

PHILIP L. SPOONER....	Madison	from Apr. 1, 1878 to Jan. 3, 1887
PHILIP CHEEK, Jr.....	Baraboo	from Jan. 3, 1887 to Jan. 5, 1891
WILBUR M. ROOT.....	Sheboygan	from Jan. 5, 1891 to Jan. 7, 1895
WILLIAM A. FRICKE....	Milwaukee	from Jan. 7, 1895 to Oct. 15, 1898
EMIL GILJOHANN.....	Milwaukee	from Oct. 15, 1898 to Jan. 5, 1903
ZENO M. HOST.....	Milwaukee	from Jan. 5, 1903 to Jan. 1, 1907
GEORGE E. BEEDLE....	Embarrass	from Jan. 7, 1907 to Jan. 2, 1911
HERMAN L. EKERN....	Whitehall	from Jan. 2, 1911 to.....

NOTE: (By chapter 56, section 32, General Laws of 1870, the Secretary of State was Commissioner of Insurance *ex officio* until the passage of Chapter 214, Laws of 1878, creating the office of Commissioner of Insurance, which office was made elective by Chapter 300, Laws of 1881). During the legislative session of 1911 the office was made appointive instead of elective.

FORTY-FIFTH ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE

PART III

LOCAL MUTUAL INSURANCE

STATE OF WISCONSIN,

Department of Insurance.

To His Excellency, FRANCIS E. MCGOVERN,

Governor of Wisconsin.

I have the honor to submit herewith, as provided by law, Part III of the Forty-fifth Annual Report of the Department.

HERMAN L. EKERN,

Commissioner of Insurance.

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TOWN MUTUAL COMPANIES.

The town mutual fire insurance companies closed the year with a net gain of insurance in force of over \$24,000,000, having in force at the end of 1913 insurance to the amount of \$451,625,004.89. This increase is in excess of that for 1912 and shows that the town companies are meeting the growing demand for this kind of insurance to the satisfaction of the public. The following recapitulation shows the volume of business of the 202 companies reporting to this department, for the year 1913:

BALANCE SHEET.

Ledger assets beginning of year.....	\$657,176.44
--------------------------------------	--------------

INCOME.

Premiums	\$311,620.45	
Assessments	676,194.75	
Policy fees	67,581.93	
Total	\$1,055,397.13	
Deduct for reinsurance and cancellations..	12,649.65	
Net amount paid by policyholders	\$1,042,747.48	
All other	186,042.76	
Total Income	1,228,790.24	
Total assets of previous year and income	\$1,855,966.68	

DISBURSEMENTS.

Paid for losses.....	\$901,331.53	
Total expenses	165,886.72	
All other	149,070.40	
Total disbursements	\$1,220,492.56	
Balance	\$665,474.12	

INSURANCE.

In force beginning of year.....	\$426,700,877.66
Errors corrected	772,754.35
Correct amount in force	\$427,473,632.01
Written and renewed during the year.....	116,113,807.08
Total	\$543,587,439.09

Deduct for expirations and cancellations.....	90,189,679.85
	<hr/>
In force end of year.....	\$453,397,760.24
	<hr/> <hr/>
Admitted assets end of year.....	\$663,489.30
Accrued liabilities end of year.....	92,463.05
	<hr/>
Surplus over all accrued liabilities.....	\$571,026.25
	<hr/> <hr/>

COMPARISON OF COMPANIES SHOWS GROWTH.

The above table, with that for the previous year, shows that the income increased \$109,910, and the losses increased \$206,534. The expense item did not increase in proportion to the increase of the business handled, and these companies are to be congratulated upon their economy in handling so large a volume of business with so little expense.

LOSSES BY LIGHTNING.

The increase of losses during the past year is quite marked. Statistical information as to the causes of these losses is not yet available. However, a very large part of the losses of town mutual companies is occasioned by lightning, either setting fire to buildings, mostly barns, or killing cattle and other stock in the open. In some companies these losses have run as high as 70% or 80%, and it would seem fair to estimate the average of lightning losses in town mutual companies at about one-half of the total losses during the past year.

This condition has led to an investigation by the department into the question of methods and the benefits to be derived from protection against lightning and the results leave no room for doubt that nearly all of these losses can be avoided.

INVESTIGATIONS IN OTHER STATES.

Professor W. H. Day of the Ontario Agricultural College gave the results of such investigation by him in a speech at Guelph, Ont., on Dec. 9th, 1913. In Iowa, 55 companies reported that 50% of all their risks were rodged and for the eight years, 1905 to 1912 inclusive, the lightning claims on rodged buildings average \$10.15 per company per year, and on unrodged buildings, \$775.15 per company per year. In

other words, the rods saved \$765 out of a possible \$775, showing an efficiency of 98.7% including rods improperly installed. In Michigan the result of his investigation showed a damage of \$1168.00 to unrodded buildings against \$1.00 to rodded buildings. This shows a saving of \$1167 out of an expected loss of \$1168, or an efficiency of 99.91%. As stated by Mr. Day, the rods saved \$999 out of \$1000 of probable loss had the buildings not been rodded. In Michigan nearly all of the mutual companies are carrying the rodded and unrodded buildings in separate classes. One company has been carrying rodded and unrodded classes for 5 years and the average assessment to pay all fire and lightning losses per \$1000 per year on unrodded buildings has been \$3.00 and on rodded buildings \$1.98. From data compiled by Mr. Day at the insurance department in Lansing, Michigan, the average rate on unrodded was \$2.96 per \$1000, and on rodded buildings \$1.89 per \$1000. This shows a difference of \$1.07 per \$1000 in favor of the rodded buildings or a saving of 36½% in the cost of insurance.

The experience of the Wisconsin Church Mutual Fire Insurance Company, of Merrill, Wisconsin, during sixteen and one-half years pointedly illustrates the comparative danger of loss by lightning and the value of rodding. Lightning was the cause of 258 claims, averaging a loss of \$178 and totaling \$45,940. Other causes resulted in 114 claims averaging a loss of \$348, totaling \$39,761. On over 3000 policies in force during the past year lightning was responsible for 36 out of 48 claims. Of the total lightning losses, only eight, amounting in all to \$243.69, occurred on rodded buildings, and in none of these, as near as can be learned, were the rods of copper cable as required by the national code.

HOW TO ROD BUILDINGS.

The method of rodding a building is of the utmost importance. The lack of confidence in the lightning rod, which for many years was so marked and still prevails to some extent, was undoubtedly due to improper installation and the use of improper materials. It was even more due to the methods through which such equipment was sold.

The National Board of Fire Underwriters has issued a pamphlet, "Suggestions for Protection Against Lightning." This

pamphlet gives in detail standard rules and requirements for the construction and erection of lightning rods. The number and length of the rules prohibit their being included here, but a few of the more important recommendations will be of interest.

1. It is stated that either copper or iron is satisfactory for conductors. It takes six times as much iron as copper for the same carrying capacity and this would make too large a cable. The iron is also subject to corrosion and necessitates constant care and frequent painting to guard against it.

2. Copper conductors may be in the form of either tape or standard cable, in each case weighing not less than 6 ounces per foot. Where cable is used no single copper wire to be less than No. 12 B & S gauge; and if tape form is used the thickness to be not less than 3-32 inch.

3. Conductors to have as few joints as possible, these to be mechanically and electrically secured and protected from corrosion. They should never be insulated but fastened securely to the building by clamp made of the same material as the conductor. They should never be run through iron pipes.

4. The air terminal to be not less than $\frac{3}{4}$ inch in diameter and to extend not less than 3 ft. above the point protected.

5. All exterior metal work such as metal roofs, gutters, ventilators, railings, chimney-hoods, etc. to be connected with the lightning rod system below the line of the metal work itself.

6. All interior masses of metal, such as girders, beams, water piping, and any structural iron or steel, *though under no condition gas piping*, to be securely connected to the systems, at their highest and lowest points, the connecting bonds being the regular conductors.

7. A permanent and reliable *ground* is absolutely essential and by far the best ground can usually be secured by connection to underground water piping. Where this is impracticable, ground plates or equivalents are recommended. Ground plates must be buried below the permanent moisture level.

8. Two or more vertical lightning rods should be provided, extending from the top by the most direct course to the ground, so spaced that they will not be over 50 to 75 ft. apart.

9. The upper horizontal conductor connecting the vertical

rods should be provided with air terminals at intervals of 20 to 30 feet and in addition air terminals, connected with the horizontal conductor to be provided for gables or other projections above the top of the main structure. They should be fastened securely in an upright position.

LOW COST OF RODS.

An investigation into the cost of installing lightning rods on farm property shows that the cost per building for the average farm property does not exceed \$50.00. In nearly every city and village will be found local agents for reliable companies selling and installing such equipment. The difference in the cost of insurance, as illustrated in Michigan, between a rodged and unrodged building will in a few years' time more than pay the cost of installation of the rods. Lightning rods properly installed will last indefinitely.

LIGHTNING PROTECTION ON WIRE FENCES.

Of almost equal importance is the protection of stock in the open against the danger of lightning from wire fences. Fence wires can easily be grounded. Copper wire is not necessary. The wire of which the fence is made will answer the purpose and will last as long as the fence. A simple method of grounding fence wires is to take an iron rod about 4 ft. in length and run it into the ground its full length at the base of a fence post and then erect a wire running from the bottom of the hole to several inches above the top of the post which should be stapled to the post so that each fence wire is connected to this ground wire. This simple arrangement attached to a post every 16 or 20 rods is an almost certain protection against the loss of stock by lightning from wire fences.

FIRE PREVENTION.

While there may yet be effected some slight saving in expense, any substantial saving in the cost of town mutual insurance must be sought in a reduction of the losses. A campaign for lightning protection will, as indicated above, without doubt effect a great saving. At the same time the opportunity to reduce losses by fire should not be overlooked.

Wisconsin is the first state to require, by law, a periodical inspection of the property in its cities and villages for fire prevention purposes. This inspection is made by the local fire departments and their co-operation in this work is most gratifying. To make this inspection most effective, the law requires that all losses be reported by the property owners and that a report of each adjustment be filed with the fire chief of the city or village, or with the state fire marshal if the property burned is outside the jurisdiction of a fire chief.

Outside of cities and villages, town mutual companies must be looked to for doing as much of this inspection work voluntarily as they can reasonably undertake. A simple inspection might be secured by sending to each member a blank requesting answers to a few questions with regard to the condition of his property. The answering of these questions would lead to an examination by the owner and so direct his attention to bad conditions and lead to their removal. The owner is ordinarily anxious to protect his property from fire and he would be very ready to protect against any danger to which his attention is directed. Printed circulars might also be sent to members at little cost, with notices of meetings and other communications. Local newspapers can also be depended upon to publish fire prevention suggestions and like matter for the public good.

REPORTING LOSSES AND ADJUSTMENTS.

All losses and adjustments of losses by both fire and lightning must be reported whether the loss is large or small. Every small fire contains the possibility of a large loss, and hence knowledge of the cause of every fire is important in the study of fire prevention. Co-operation by the town mutual companies in this work will greatly aid in reducing the fire losses. The fire losses in Wisconsin alone exceed \$3,500,000 and cost in assurance premiums over \$9,000,000 a year. When it is kept in mind that the most conservative estimates show that over half of this loss could easily be saved, the economic importance of this fire prevention work is plain. It is true that the farmers' losses in the town companies amount to but about \$900,000, but the fact remains that the loss in cities and villages is largely

added into the price of what the farmer buys and that he has a direct interest in reducing as much as possible this needless waste.

LICENSING INSURANCE AGENTS

In connection with the attempt to reduce losses, the new law requires that all persons adjusting fire losses be licensed, for which a special application is required with a fee of \$1. However, all regularly licensed agents are entitled to adjust without a special adjuster's license. As it is but little trouble to issue an ordinary agent's license, and the town companies pay no fee therefor, it was decided to provide for the licensing of agents of town companies, including directors and other officers, to entitle them to make the adjustments without an adjuster's license. The company is thus saved any expense in this connection, and it also provides a specific record of exactly who are authorized to act for the company. This is desirable both for the protection of the company and the public.

REINSURANCE BETWEEN TOWN MUTUAL INSURANCE COMPANIES.

The increasing value of farm buildings has led to a continual demand for the increase of the amount which may be written in a single policy or upon a single risk. Companies have been meeting this demand in gradually increasing the amount of insurance they would so write. However, the increase in the value of property on some farms has often exceeded the amount companies have been willing to write. The usual limit to the amount of insurance ranges from \$4,000 to \$8,000, while there are in many communities properties which would have an insurable value of \$10,000 or even \$15,000. An attempt to meet this problem was made some years ago in the enactment of a law authorizing the organization of a general reinsurance company for the entire state. However, the difficulties and expenses incident to the operation of such a company have apparently been insuperable obstacles to its organization.

HOW TO REINSURE.

The law permitting reinsurance between adjoining companies has not been made use of, partly for the reason that no practical

way of working it out has been placed before the management of these companies. Reinsurance contracts are a subject of which people have little knowledge. As a result, managements of local companies hesitate to undertake the draft of such contracts. To avoid this difficulty, the department has decided to present a form of contract which can ordinarily, in its judgment, be adjusted to most cases where such reinsurance is required. It should be understood that the form here outlined is suggestive merely and does not bar the use of any other form which may be found more suitable to the purpose. This form is intended to provide for the cases authorized by section 1931a of the statutes.

This section provides that any town mutual insurance corporation may, at any annual or special meeting thereof, convened for that purpose, authorize the board of directors to effect reinsurance in some other town insurance company of this state doing business in the same or adjoining territory, and in like manner to reinsure similar risks of any other such company.

FORM FOR REINSURANCE OF LARGE RISKS.

In order to care for large risks, it is suggested that neighboring companies may enter into an agreement in substantially the following form:

“This agreement, made this——day of——— 19——, between the —— Insurance Company of —— Wisconsin, of the first part, limiting the single risk to \$——, and the —— Insurance Company of ——, Wisconsin, of the second part, limiting the single risk to \$——; \$——

WITNESSETH, That whenever any policy shall be written by either company exceeding its single risk, such excess shall, on the taking effect of such policy, be automatically insured in the other company to an amount not exceeding its single risk, which insurance shall remain in force during the term of the policy except as herein provided.

The company writing such policy shall, within twenty-four hours, give notice thereof to the other company which shall have the right to cancel its reinsurance after giving five days written notice to the other company. The company writing such policy shall for this purpose be a member of the other company, and pay to it the same premiums and assessments upon the amount so

reinsured as is required by the company from its other members, except that no policy fee shall be required to be paid.

In case of loss, the company writing the policy shall give notice thereof to the other company, which shall thereupon pay to the company writing the policy the proportion of the loss which its insurance bears to the whole policy.

If the companies cannot agree upon the amount of loss, the president of each company shall select an arbitrator, and the two arbitrators so chosen shall select a third, and such arbitrators shall act for both companies in any arbitration or settlement with the insured, or for any purpose required by the articles or by-laws of either company.

Any notice to be given by either party to the other shall be sufficient if given by the secretary of one company mailing such notice in a postpaid wrapper to the secretary of the other company.

The company writing any policy upon which any reinsurance shall be cancelled by the other company, shall give immediate notice thereof to the insured and cancel the excess of the policy over its single risk.

This agreement shall continue until revoked by either party, and ten days notice of such revocation has been duly given. The revocation of this agreement shall not affect any insurance already in force except as such insurance may be specifically cancelled by either company as provided herein.

IN WITNESS WHEREOF the aforesaid parties have caused these presents to be executed the day and year first above written and their corporate seal to be hereto affixed.

Insurance Company
By _____ President.

(Seal.)

Countersigned by
_____ Secretary.

Insurance Company
By _____ President.

(Seal.)

Countersigned by
_____ Secretary."

The foregoing form will serve for the reinsurance of larger risks. It is drawn so elastic as to fit the conditions in any two

companies as far as possible. It requires only the filling in of the amount of the maximum single risk in each company. By providing that the company writing the policy shall be treated as any other member of the other company, both with respect to premiums, assessments and losses, the by-laws of the company may be looked to for all that is necessary in this respect.

REINSURANCE OF ALL RISKS.

For small companies, where a distribution of the risk of loss upon a larger number is desired, a contract might be made for the reinsurance of all risks of the two companies contracting. Such a contract might be in substantially the following form:

“THIS AGREEMENT made this day of 191.. between the Insurance Company of, Wisconsin, of the first part, and the Insurance Company, of, Wisconsin, of the second part.

WITNESSETH, That whenever any policy shall be written by either company, one-half of such policy shall on taking effect thereof be automatically reinsured in the other company, and shall remain in force during the term of the policy except as herein provided.

The company writing such policy shall, within twenty-four hours, give notice thereof to the other company, which shall have the right to cancel its reinsurance after giving five days written notice to the other company. The company writing such policy shall for this purpose be a member of the other company and shall pay to it the same premiums and assessments upon the amount so reinsured as is required by the company from its other members, except that no policy fee shall be required to be paid. In case of loss, the company writing the policy shall give notice thereof to the other company, which shall thereupon pay to the company writing the policy the proportion of the loss which its insurance bears to the whole policy.

If the companies cannot agree upon the amount of loss, the president of each company shall select an arbitrator, and the two arbitrators so chosen shall select a third, and such arbitrators shall act for both companies in any arbitration or settlement with the insured, or for any purpose required by the articles or by-laws of either company.

Any notice to be given by either party to the other shall be sufficient if given by the secretary of one company mailing such notice in a postpaid wrapper to the secretary of the other company.

The company writing any policy upon which any reinsurance shall be cancelled by the other company, shall give immediate notice thereof to the insured and cancel the policy.

This agreement shall continue until revoked by either party, and ten days notice of such revocation has been duly given. The revocation of this agreement shall not affect any insurance already in force except as such insurance may be specifically cancelled by either company as provided herein.

IN WITNESS WHEREOF the aforesaid parties have caused these presents to be executed the day and year first above written, and their corporate seal to be hereto affixed.

Insurance Company
By _____ President.
(Seal.)

Countersigned by _____ Secretary.

Insurance Company
By _____ President.
(Seal.)

Countersigned by _____ Secretary."

Where it is proposed to effect reinsurance upon either of the plans above discussed, or upon any other plan, it is suggested that a joint meeting be held of the directors of the two companies involved, and that at such joint meeting the contract of reinsurance be prepared and the following resolution be adopted by each of the two boards.

"Resolved that the board of directors of the _____ Insurance Company recommend to the members for adoption at a (regular or special) meeting thereof to be held on the _____ day of _____, 191—, at _____ o'clock—M., the adoption of the following resolution:

Resolved, that the board of directors of the _____ Insurance Company, of _____, Wisconsin, is authorized to effect reinsurance with, and to accept the reinsurance of the _____ Insurance Company, of _____, Wisconsin, doing business in the same or adjoining territory,

under the terms and conditions of the proposed agreement hereto attached.

Adopted this _____ day of _____, 19____.

_____ President.

_____ Secretary.”

This resolution may then be acted upon at a regular or special meeting of each company, and upon being adopted by each company, the companies may proceed to effect reinsurance according to the contract adopted. The department will be pleased to give any aid or assistance that it can to companies proposing to effect such reinsurance.

This form of contract is especially intended to provide for the cases of small companies where the number of members or number of risks insured is rather too small to provide for a fair distribution of the insurance loss in case of a large loss or a considerable number of losses occurring within a short period. By distributing these losses upon two companies they will become much more easy to bear and tend to promote greater satisfaction on the part of the policyholders. It is entirely possible to extend this contract to include three, four, or even more companies, if desired. In such case where there are three companies, so that in each case two companies will be reinsuring one-half of all risks of the third company, there should be substituted in the contract the word “one-fourth” for “one-half.” Likewise, where there are four companies, so that in each case the three will be reinsuring one-half of all the risks of the fourth company, there should be substituted the word “one-sixth” for “one-half,” a paragraph should be added to the contract reading, “the word company as used herein shall in each case include and mean one company or several companies, as the case may be.”

CITY AND VILLAGE COMPANIES

LOSS AND EXPENSE RATIOS AS COMPARED WITH STOCK COMPANIES.

A comparison of loss and expense ratios of the city and village mutual companies on the basis of the board premiums charged by the stock companies is decidedly to the credit of the former. Such a comparison brings out the real saving effected by these companies to the people of the state in a

way which is otherwise not easy to grasp. During the year 1913 the total premiums collected by these companies were \$259,460.08. Added to these were \$1,735.45 policy fees, making a collection from the policyholders of \$261,195.53. From this should be deducted the return premiums on cancellation amounting to \$23,400.74, leaving net premiums of \$237,794.79. The assessments collected for the year amounted to \$68,783.49, making total collections from the policyholders \$306,578.23. The losses paid for the year amounted to \$174,595.25; the expenses \$108,249.81. It thus appears that the loss ratio of these companies as a whole on the basis of the premiums and assessments actually collected amounted to 56.9%. The expense ratio was 35.3%, making a combined loss and expense ratio of 92.2%. Applying the figures to the net premiums of \$237,795 collected, omitting the assessments, the loss ratio of these companies was 73.4 percent, and the expense ratio 45.5 percent, or a total combined loss and expense ratio of 118.9 percent.

However, if the premium of \$237,794.72, which is approximately 60 percent of the board premium, is increased to the amount which would be produced at 100 percent of the board premium, the amount which would thus have been paid by the policyholders would have been \$396,324.53. Applied to a volume of premiums equivalent to 100% of the board rate, the loss ratio of these companies was approximately 44 % and the expense ratio approximately 27%. It is apparent from these figures that these companies make a favorable showing in a large return to the policyholders and in a low expense ratio. The large loss ratio undoubtedly results from the fact that many of the smaller and weaker companies have been impaired by a bad selection of risks with a consequent heavy loss ratio, which has affected the total for all the companies. With more attention given to inspections, this condition will undoubtedly be remedied, especially since the companies tend more to confine their business to the immediate neighborhood.

BENEFITS TO POLICYHOLDERS AND TO PEOPLE GENERALLY THROUGH COMPETITION IN LOWER RATES.

These companies generally have done their business at a premium which is 60% of the board rate. Where no assessments have been levied, this effects an actual immediate sav-

ing of 40% over the rates offered by the stock companies. Even where assessments have been levied, the rate plus the assessment is ordinarily less than that charged by the stock companies. Including the assessment, the average rate throughout the state of the city and village mutuals is about 87% of the board rate charged by the stock companies. In previous years the showing has been even more favorable. Considering the fact that the stock companies get by far the larger volume of business and have the benefit of inspections, the showing made by the city and village mutuals is the more remarkable. In this connection it should be remembered that they benefit, not only their own policyholders, but also all persons who carry insurance, in the reduction of rates which they force. This is especially noticeable in localities where these companies have some considerable volume of business, such as West Bend, Kewaskum, Campbellsport, Plymouth, De Forest, Lodi, Menomonie, Portage, Waterloo and Juneau. In most of these places there has been for years no attempt on the part of the companies to maintain local board rates.

RATES AND ASSESSMENTS.

It is almost axiomatic that mutual insurance cannot be conducted permanently on the plan of levying and collecting assessments after the losses are incurred; nor will the public in the long run submit to additional assessments. The established certainty of failure of companies operating on any plan of collecting assessments after the losses occur shows that the only permanent plan is one whereby the payments are made in advance of the losses. This may be done either by the requirement of an ample fixed premium in advance, or a comparatively large advance deposit renewed from year to year from which current assessments may be paid.

The success and permanency of the large mutuals in New England, Ohio, and Pennsylvania on either of these plans abundantly proves the soundness of the principle. It is not a question of whether or not the members are responsible. This really seems to have little to do with the question of whether or not assessments are collectible. That question depends much more on the degree of willingness with which they are paid and on the expense or cost of their collection,

and the point is always reached, in any attempt to operate a mutual company on the plan of assessments after the loss, where the assessments are unwillingly paid and the cost becomes a prohibitive part of the collections, and the loss in membership results in disintegration of the company.

The city and village mutual companies, after starting on a basis of 50% of the board rates, and in occasional cases as low as 25% of the board rates, have now generally increased to 60% of the board rate. The average ratio of assessments for all the companies, and even the most favorable experience of the better companies, plainly indicates that this premium rate will not produce the amount necessary to pay losses and expenses. On the average, the mutual 60% premium would have to be increased at least by one-third to pay the losses and expenses of the companies during the past year. This would bring the premium to 80% of the board rate. In the transition it may be desirable to make a gradual change by increasing the rate to 80%. Companies might, however, well consider carefully whether it would not be advisable to go immediately to an advance premium rate of 100% of the board premium, with the idea of returning gains or savings at the end of the year in a refund or dividend. The change will be most difficult the first year, and the effect would be but little felt in any year when the dividends could be deducted at the time of paying the subsequent premium.

REINSURANCE RESERVES.

Reporting a reinsurance reserve is now optional with city and village mutual fire insurance companies. Only seven of these enter their unearned premium liability upon the annual statement blank. In an examination of a company, this liability is always computed, however, and excepting a few of the stronger city and village mutuals, the companies have not assets sufficient to balance all their liabilities including this reserve. We should, however, look forward to a time when all the city and village mutuals will have full reinsurance reserves. A method of accumulating this reserve in a comparatively short time was suggested in the Local Mutual report for 1912. It is to hold in reserve the unearned portion of the premiums hereafter collected and to use for the payment of losses and expenses only such part of the new pre-

miums as are earned currently, making an assessment for whatever more is necessary. This method would build up a full reserve for any city and village company in three years.

THE STATE FIRE INSURANCE FUND.

The fund for the insurance of public buildings was established by Chapter 68 of the Laws of 1903 which became effective July 1st of the same year. At that time the law provided for the insurance of all state property in the State Insurance Fund up to 90 per cent of its value. Since its original passage the law has twice been amended. In 1911 the law was amended to include county property and became effective July 1, 1912. In 1913 the law was further amended to the effect that the property of any school district located in an incorporated city or village, or the property of any city or village could be insured in the State Insurance Fund. Public libraries were also included. This form of insurance is optional and may be obtained by any county, city or village by the passage of a resolution to do so by the county, village or school board or the common council. Thirteen counties passed resolutions to insure their property in the State Insurance Fund from July 1, 1912. Four counties passed resolutions providing for insurance in the State Insurance Fund from July 1, 1913, and five additional counties have come in since,—the insurance to take effect July 1, 1914. The department is in correspondence with about fifty cities and villages that are contemplating taking advantage of this insurance.

The law provides that the annual rate charged by the state shall be 60 per cent of the average annual rate charged by responsible fire insurance companies. The county, city, village or school district is permitted to insure its property for 5 years by paying 4 annual premiums in advance. This makes a saving to the county, city or village of 40 per cent on annual insurance and 20 per cent on insurance for 5 years. The county, city or village is permitted to insure its property for any amount it desires up to 90 per cent of the actual present value of the property. The insurance may cover against either fire or tornado or both. The fire insurance covers loss by both fire and lightning.

The following statement shows the receipts, assets and liabilities on December 31, 1913, and the property insured:

State Fire Insurance Fund

July 1, 1903 to Jan. 1, 1914.

INCOME.

Fiscal year.	State pre- miums.	County pre- miums.	Transfer from general fund.	
1903-1904.....	\$9,822 76		\$25,137 99	
1904-1905.....	16,404 21		53,000 00	
1905-1906.....	17,828 97			
1906-1907.....	19,482 13			
1907-1908.....	20,399 25			
1908-1909.....	23,678 25			
1909-1910.....	26,051 80			
1910-1911.....	26,679 00			
1911-1912.....	61,461 89			
1912-1913.....	61,931 55	\$3,722 14		
1913-1914.....	63,199 02	6,408 82		
Total income.....	\$346,938 83	\$10,130 96	\$78,127 99	\$435,207 78

DISBURSEMENTS.

Fiscal year.	Losses Paid on Capitol Fire.	Other Losses Paid.	Inspections and Rating.	
1903-1904.....				
1904-1905.....	\$33,307 42			
1905-1906.....	63,825 00	\$96 28		
1906-1907.....	4,593 43	2,375 99		
1907-1908.....	37,180 00			
1908-1909.....	20,500 00	196 90		
1909-1910.....	23,500 00			
1910-1911.....	14,917 66	5,751 00		
1911-1912.....		2,628 12		
1912-1913.....		1,197 66	\$22 05	
1913-1914.....		50 00	749 70	
Total disbursements..	\$197,821 53	\$18,024 16	\$2,510 69	\$218,356 38
Balance.....				\$216,851 40

ASSETS.

Cash in hands of State Treasurer.....	\$143,521 42
Premiums in process of collection.....	73,359 98
Total assets.....	\$216,851 40

LIABILITIES.

Unearned premiums.....	\$34,803 92	
Transfer from general fund.....	78,137 99*	
Total liabilities.....		112,941 91
Surplus over all liabilities.....		\$103,909 49

STATE PROPERTY.

July 1, 1913.

Property.	Location.	Estimated Value of Buildings and Contents.
1. State Fair Park.....	West Allis	\$319,260.00
2. School for the Blind.....	Janesville	221,390.00
3. Industrial School for Boys.....	Waukesha	350,805.00
4. School for the Deaf.....	Delavan	255,745.00
5. Home for the Feeble Minded.....	Chippewa Falls	836,562.70
6. State Prison	Waupun	919,436.60
7. State Public School.....	Sparta	181,887.19
8. State Reformatory	Green Bay	581,375.00
9. State Hospital for the Insane.....	Mendota	768,100.00
10. Tuberculosis Sanatorium	Wales	164,833.06
11. Northern Hospital for the Insane...	Winnebago	943,594.79
12. Fish Hatcheries	Scattered	97,725.00
13. Industrial School for Girls.....	Milwaukee	159,100.00
14. Property under the control of the State Board of Forestry, State Parks, Forest Reserves, etc.....	Scattered	57,416.10
15. Historical Library	Madison	1,880,000.00
16. Normal School	La Crosse	200,000.00
" "	Milwaukee	210,000.00
" " (Total Value of	Oshkosh	316,750.00
" " Normal Schools &	Platteville	135,000.00
" " Contents,	River Falls	80,000.00
" " \$1,379,750.)	Stevens Point	130,000.00
" "	Superior	170,000.00
" "	Whitewater	138,000.00
17. Property under control of Supt. of Public Property, State Capitol, Heating Plant, Executive Resi- dence, etc.....	Madison	4,621,300.00
18. Free Libraries, etc.....	Scattered	61,000.00
19. Mining Trade School.....	Platteville	97,000.00
20. Quartermaster's Department.....	Camp Douglas	43,292.50
21. Stout Manual Training School.....	Menomonie	337,717.10
22. State University.....	Madison	4,442,695.00
23. Wisconsin Veterans' Home.....	Waupaca	242,895.49
24. Property under control of Dairy & Food Commission, Grain & Ware- house Commission, Board of Phar- macy and Geological and Natural History Survey outfit.....	Scattered	5,585.00
Total		\$18,968,465.53
Total insurance—90 per cent of value.....		\$17,071,618.97

COUNTY PROPERTY INSURED JULY 1, 1913.

Buildings and contents, value.....	\$2,159,606.34
Total insurance exclusive of unexpired company insurance..	1,351,625.90
Total value state and county property insured.....	21,128,071.97
Total insurance carried in Fund.....	18,423,244.97
On July 1, 1903, the total value of all state property was....	6,283,900.00

In 1903 and 1904 it was necessary to transfer from the General Fund to the State Insurance Fund the amount shown in the above statement to cover part of the loss incurred by the capitol fire. The balance of the loss on the capitol building was paid in the years 1907, 1908, 1909 and 1910 in addition to the various losses that occurred on state property during these years. Total losses, outside of the capitol building and contents have been \$18,024.16, all of which have been paid, so that the State Insurance Fund at the present time is clear of all debt except the amount transferred from the General Fund in the years 1903 and 1904. As shown from the statement of the assets and liabilities, the present balance in the Fund exceeds the total liabilities, including unearned premiums and the amount transferred from the General Fund, by \$103,909.49.

Last year's experience is shown in the following statement:

INCOME.

Premiums for the year 1913.....	\$69,607.84
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DISBURSEMENTS.

Losses for year 1913.....	\$5,728.21
Expenses for inspections and rating.....	1,738.94
Ratio of losses to premiums.....	8.2 per cent
Ratio of expenses to premiums.....	2.5 per cent

An inspection of all property insured in the Fund is made every six months. Written reports of each inspection are made up and sent out to the various boards or persons in control of the property. On these reports the hazardous defects are pointed out and certain improvements are suggested that will be of value in reducing the fire hazard and, in many cases, will reduce the rate. The various boards and persons in control of the property inspected have taken a personal interest in the recommendations made and have attempted to comply with these recommendations wherever possible.

This inspection is one of the most important features in connection with this insurance for public property, and it is expected that, with the cooperation of the various boards and persons in control of the property, the fire loss will be reduced to a minimum.

RECEIPTS OF INSURANCE DEPARTMENT FOR YEAR 1913.

The following table shows the amount paid by Domestic Mutual Fire Insurance Companies for fire marshal taxes; the amount paid by Mutual Hail and Cyclone Insurance Companies of other states licensed to transact business in Wisconsin, for taxes and all other fees; and the amount in gross paid by Fire and Marine Insurance Companies, Life Insurance Companies, Suretyship Companies, Casualty Companies, Assessment Life Insurance Companies, Assessment Accident Insurance Companies and Fraternal Beneficial Societies.

Domestic Mutual Fire Insurance Companies.

Name of Company.	Location.	Fire Marshal Taxes.	Fire Dept. Dues.	Fees.	Total.
Alma Mutual Fire.....	Alma, Wis.....	\$1 32	\$7 02	.....	\$8 34
Badger Mutual Fire.....	Milwaukee, Wis.....	71 33	350 46	.....	451 79
Baraboo Mutual.....	Baraboo, Wis.....	3 70	19 74	.....	23 44
Beaver Dam City Mutual Fire...	Beaver Dam, Wis.....	34 74	54 40	\$15 35	104 49
Bower City Mutual Ins. Co.....	Janesville, Wis.....	21 74	66 53	.....	88 27
Capital City Mutual.....	Madison, Wis.....	56 80	126 01	.....	182 81
Campbellsport Mutual Fire.....	Campbellsport, Wis. ..	102 12	407 14	.....	509 26
Clintonville Mutual Fire.....	Clintonville, Wis.....	2 11	.....	.....	2 11
Citizens Mutual Fire.....	Janesville, Wis.....	65 22	231 93	.....	297 15
City of Oconomowoc Mutual Fire	Oconomowoc, Wis.....	2 32	11 14	.....	13 46
City of Plymouth Mutual Fire..	Plymouth, Wis.....	3 81	20 32	.....	24 13
Cream City Mutual Fire.....	Milwaukee, Wis.....	22 82	111 27	.....	134 07
De Forest Mutual Fire.....	De Forest, Wis.....	44 43	142 31	.....	134 09
Economical Mutual Fire.....	Fountain City, Wis.....	2 57	13 70	.....	16 27
German Mutual Fire Aid Soc....	Sheboygan, Wis.....	1 01	5 37	.....	6 38
German Mutual Fire.....	Manitowoc, Wis.....	2 80	14 87	.....	17 67
Grant County Mutual Fire.....	Bloomington, Wis.....	16 42	27 45	.....	43 87
Green Bay and De Pere Mut. Fire	Green Bay, Wis.....	6 65	21 38	.....	28 03
Hortonville Mutual Fire.....	Hortonville, Wis.....	35 55	29 62	.....	65 17
Iowa County Mutual Fire.....	Mineral Point, Wis.....	43 31	85 91	.....	129 22
Kewaskum Mutual Fire.....	Kewaskum, Wis.....	50 22	321 68	.....	401 90
La Crosse Mutual Fire.....	La Crosse, Wis.....	22 73	49 14	.....	71 87
Lodi Mutual Fire.....	Lodi, Wis.....	16 27	55 32	.....	71 59
Lomira Mutual Fire.....	Lomira, Wis.....	27 42	39 21	24 63	91 26
Lutheran Mutual Home.....	Milwaukee, Wis.....	14 29	72 03	.....	86 32
Manitowoc Mutual Fire.....	Manitowoc, Wis.....	63 10	262 78	.....	325 88
Marion Mutual Fire.....	Marion, Wis.....	9 00	21 11	.....	30 11
Mayville Mutual Fire.....	Mayville, Wis.....	35 98	140 55	.....	176 53
Menomonie Mutual Fire.....	Menomonie, Wis.....	5 96	31 76	.....	37 72
Merchants & Bankers Mutual...	Beloit, Wis.....	.....	30	.....	30
Milwaukee Mutual Fire.....	Milwaukee, Wis.....	18 31	79 15	.....	97 46
Mutual Fire.....	Bloomington, Wis.....	7 32	12 75	.....	20 07
Neshkoro Businessmens and Farmers Mutual Fire.....	Neshkoro, Wis.....	6 76	2 22	.....	8 98
N. W. Cheesemakers Mutual Fire	Juneau, Wis.....	7 78	9 36	.....	17 14
N. W. Mutual Fire.....	River Falls, Wis.....	22 08	40 67	.....	62 75
Portage Mut. Co-operative Fire.	Portage, Wis.....	1 86	9 40	.....	11 26
Portland, Danville, Waterloo & Columbus Mutual Fire.....	Waterloo, Wis.....	19 86	31 53	.....	51 39
Reeseville Mutual Fire.....	Reeseville, Wis.....	9 86	13 09	.....	22 95
Richfield, Hartford & Menomo- nee Falls Mutual Fire.....	Richfield, Wis.....	3 99	.....	.....	3 99
Richland County Mutual Fire....	Lone Rock, Wis.....	8 06	14 56	.....	22 62
River Falls City Mutual Fire.....	River Falls, Wis.....	45 15	98 67	.....	143 82
Sauk County Mutual Fire.....	Prairie du Sac, Wis.....	2 61	15 25	.....	17 86
Theresa Village Mutual Fire.....	Theresa, Wis.....	134 72	291 38	.....	426 10
Village of Sheboygan Falls Mutu- al Fire.....	Sheboygan Falls, Wis..	147 70	376 28	.....	503 98
Village of Waukesha Mutual Fire	Waukesha, Wis.....	6 91	36 84	.....	43 75
Watertown City Mutual.....	Watertown, Wis.....	49 32	72 71	.....	122 03
Total .....	.....	\$1,308 03	\$3,854 31	\$39 98	\$5,202 32

Miscellaneous Mutual Fire Insurance Companies.

Name of Company.	Location.	Fire Marshal Taxes.	Fire Dept. Dues.	Fees.	Total.
Druggists Mutual Fire.....	Milwaukee, Wis.....	\$10 95	.....	.....	\$10 95
Retail Lumber Dealers Mut. Fire Wis. Retail Lumber Dealers Mu- tual Fire	Milwaukee, Wis.....	11 97	\$47 37	.....	59 34
North Wis. Farmers Mutual Hail Insurance Company.....	Milwaukee, Wis.....	12 00	36 22	.....	48 22
	Paskin, Wis. ....	.....	.....	\$45 00	45 00
Total .....	.....	\$34 92	\$83 59	45 00	\$163 51

Mutual Hail and Cyclone Insurance Companies of Other States.

		Taxes.	Fees.	Total.
St. Paul Mut. H. & C. Ins. Co..	St. Paul, Minn.....	\$311 92	\$79 00	\$390 92

Town Mutual Insurance Companies.

Name of Company.	Location.	Fire Dept. Dues.
Arlington Farmers Mutual Fire.....	Arlington, Wis.....	\$8 25
Ashford Fire	Campbellsport, Wis.....	2 42
Aurora Fire	Wautoma, Wis.....	8 41
Blue Mounds F. & L. Ins.....	Mt. Horeb, Wis.....	83
Bohemian Mutual Fire.....	Whitelaw, Wis.....	1 51
Burnett and Beaver Dam Mutual Fire.....	Beaver Dam, Wis.....	1 63
Calumet County Mutual Fire.....	New Holstein, Wis.....	5 25
Cedarburg Mutual Fire.....	Cedarburg, Wis.....	52 26
Cicero Mutual Fire.....	Seymour, Wis.....	1 78
Columbus Mutual Fire.....	Columbus, Wis.....	3 64
Crawford County Farmers Mutual Fire.....	Gays Mills, Wis.....	2 05
Crystal Lake Farmers Mutual Fire.....	Budsin, Wis.....	4 66
Dodgeville Town Farmers Mutual Fire.....	Dodgeville, Wis.....	22
Elba Mutual Fire.....	Reeseville, Wis.....	1 00
Ettrick Scandinavian Mutual.....	Galesville, Wis.....	8 66
Farmers Home Mutual.....	Hortonville, Wis.....	2 83
Farmers Mutual Fire.....	Milton, Wis.....	24 89
Farmers Mutual Fire.....	Wycocena, Wis.....	17
Farmers Mutual Fire.....	Elkhorn, Wis.....	21
Farmers Mutual Fire.....	Troy, Wis.....	54
Farmers Mutual Fire.....	Walworth, Wis.....	19
Farmers Mutual Fire.....	Union Grove, Wis.....	2 60
Fountain City Mutual Farmers Fire.....	Fountain City.....	82
Franklin Farmers Mutual Fire.....	Spring Green, Wis.....	33
German Mutual Farmers Fire.....	Kewaunee, Wis.....	2 23
German Mutual Fire.....	Kewaskum, Wis.....	4 17
Lisbon Fire	Mauston, Wis.....	35
Little Black Farmers Mutual Fire.....	Stetsonville, Wis.....	1 40
Lodi Farmers Mutual Fire.....	Lodi, Wis.....	69
Luck Mutual Fire.....	Luck, Wis.....	15
Maple Valley Mutual Home Fire.....	Lena, Wis.....	11 50
McMillan Grange Mutual Fire.....	Marshfield, Wis.....	45
Meeme Mut. Home Protection Ins.....	Cleveland, Wis.....	10 72
Menomonie, Granville and Germantown Ins.....	Lannon, Wis.....	22
Middleton F. & L. Ins.....	Middleton, Wis.....	11 35
Mt. Morris Norwegian Mutual.....	Wautoma, Wis.....	6 30
Mt. Pleasant Ins.....	Monticello, Wis.....	55
Mutual Fire	Sturgeon Bay, Wis.....	90
New Hope Norwegian Mutual.....	Amherst Junction, Wis.....	1 06
Oak Grove Mutual.....	Horicon, Wis.....	42
Oregon Mutual Fire.....	Oregon, Wis.....	59
Richmond Mutual Fire.....	Shawano, Wis.....	4 21
Rosendale Ins.....	Rosendale, Wis.....	3 64
Saukville Mutual Fire.....	Saukville, Wis.....	44 68
Shelby Farmers Mutual Fire.....	La Crosse, Wis.....	97
Stockholm Town Ins.....	Stockholm, Wis.....	1 16
Theresa Mutual Fire.....	Theresa, Wis.....	11
Town Belgium Mutual Fire.....	Belgium, Wis.....	12 89
Town Clyman Mutual Fire.....	Clyman, Wis.....	8 53
Town Herman Mutual Fire.....	Plymouth, Wis.....	2 07
Town Holland Farmers Mutual.....	Cedar Grove, Wis.....	3 76
Town Jefferson Mutual Fire.....	Polenville, Wis.....	9 84
Town of Watertown Mutual Fire.....	Watertown, Wis.....	32
Town of Wilson Mutual Fire.....	Sheboygan, Wis.....	6 07
Trade Lake Town Fire.....	Trade Lake, Wis.....	1 76
Wrightstown and Morrison Farmers Mutual.....	De Pere, Wis.....	17 73
Total		\$905 48

Recapitulation.

Classification.	State Taxes.	Fire Marshal Tax.	Fire Dept. Dues.	Fees.	Total.
Hail and cyclone companies.....	\$311 92			\$79 00	\$390 92
City and village companies.....		\$1,508 03	\$3,854 31	39 93	5,202 32
Town mutual companies.....			305 48		305 43
Miscellaneous companies.....		34 92	83 59	45 00	163 51
Total	\$311 92	\$1,342 95	\$4,243 38	\$168 93	\$6,062 23
Fire and marine companies.....	153,568 32	28,178 66	123,900 92	36,226 44	341,844 34
Life insurance companies.....	550,842 52			31,328 63	582,171 15
Surety and casualty companies.....	54,630 28			8,043 12	62,673 40
Fraternal and beneficial societies.....				2,835 44	2,835 44
Assessment accident companies.....	202 85			632 43	835 28
Assessment life companies.....				103 98	103 93
Life fund.....				294 10	294 10
Miscellaneous cash.....				431 67	431 67
Total	\$759,555 89	\$29,521 61	\$128,144 30	\$80,059 79	\$997,281 59

FINANCIAL STATEMENT.

Monthly receipts of the Department of Insurance for the year ending June 30th, 1913.

July, 1912.....	\$3,372 40
August.....	1,201 44
September.....	3,424 77
October.....	4,296 88
November.....	2,403 09
December.....	5,877 78
January.....	16,176 69
January, 1913.....	241,634 03
March.....	660,336 69
April.....	55,710 77
May.....	1,333 11
June.....	1,513 94
Total	\$997,281 59

Expenses of the Insurance Department for the year 1913.

Salaries.....	\$26,495 56
All other expenses, including postage, express, telegraph, telephone, printing and stationery.....	10,621 85
Total	\$37,117 41

The number of local mutual companies transacting business in this state and reporting to this department were as follows:

Domestic Mutual companies	49
Town Mutual companies	202
Hail and Cyclone insurance companies	15
Total	<u>266</u>

The following mutual companies ceased business during the year:

DOMESTIC MUTUALS.

Beaver Dam Mutual Fire Insurance Company, Beaver Dam, Wisconsin.

Lodi Mutual Fire Insurance Company, Lodi, Wisconsin.

Lomira Mutual Fire Insurance Company, Lomira, Wisconsin.

Reeseville Mutual Fire Insurance Company, Reeseville, Wisconsin.

In addition to these, the following companies were retired since the beginning of the year 1914:

Green Bay & De Pere Mutual Fire Insurance Co., Green Bay, Wisconsin.

Hortonville Mutual Fire Insurance Co., Hortonville, Wisconsin.

TOWN MUTUALS.

Farmers Mutual Ins. Co. Koshkonong—Liquidated.

Lima Mutual Fire Ins. Co.,—Reinsured in Mutual Town Ins. Co., of Lima and Johnstown.

Farmers Mutual Fire Ins. Co. of Johnstown—Reinsured in Mutual Town Ins. Co., of Lima and Johnstown.

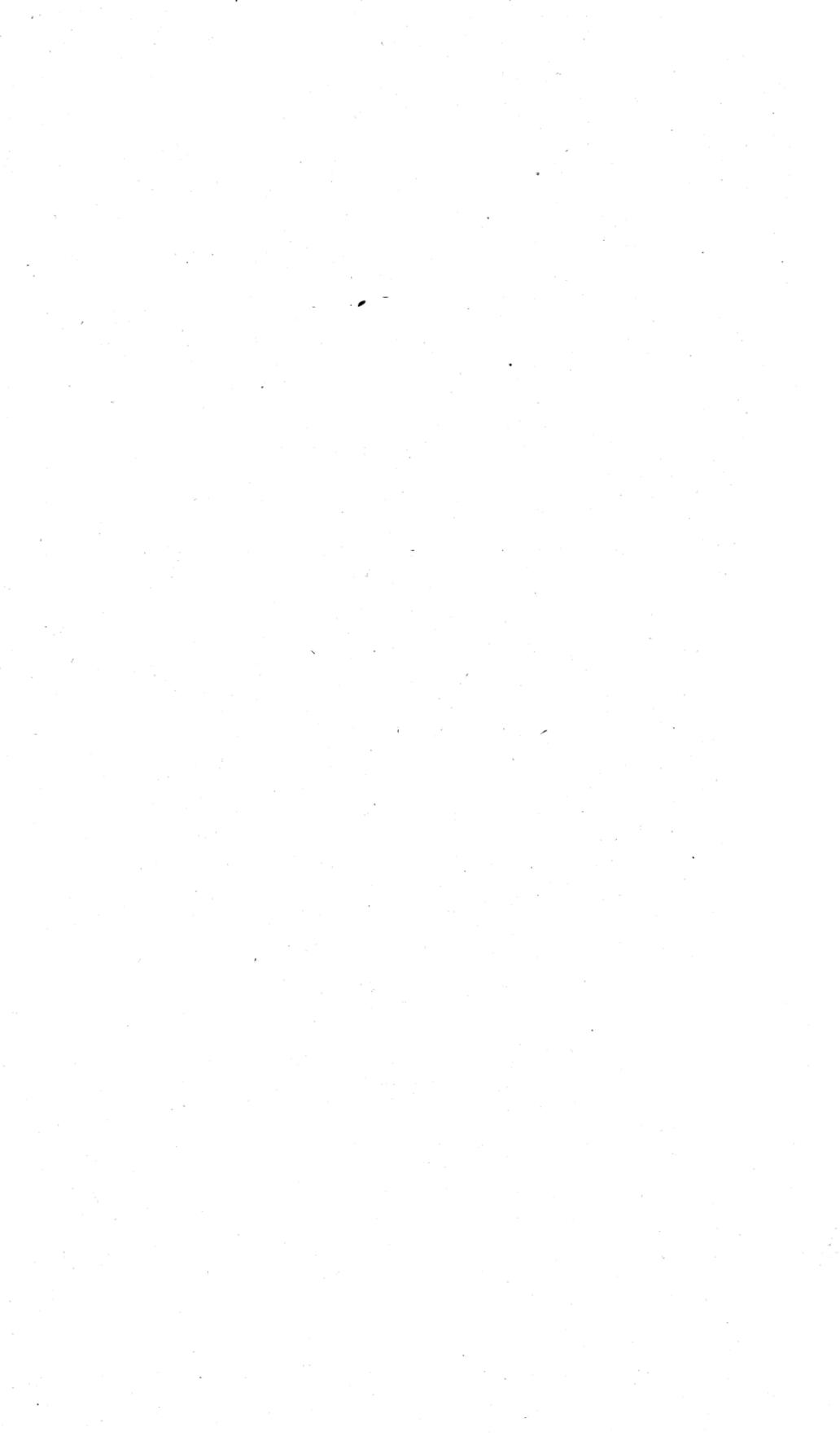
Farmers Mutual Town Ins. Co., Rusk Co.—Did not report.

NEW COMPANIES.

Mutual Town Ins. Co., of Lima and Johnstown.

Patrons Mutual Town Ins. Co., Rhinelander.

Statistical Tables



BLANK FORM OF ANNUAL STATEMENT

OF

MUTUAL FIRE INSURANCE COMPANIES

CONTAINING

KEY TO STATISTICAL TABLES BY NUMBERS

DOMESTIC MUTUALS

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year

INCOME.

1. Gross premiums on all business written during the year....\$.....
2. Assessments actually received on current year's assessments \$.....
3. Assessments actually received on previous years' assessments \$.....
4. Policy fees: New, No.....; fee, \$.....; amount, \$.....
5. Renewals: No.....; fee, \$.....; amount, \$.....
6. Additions: No.....; fee, \$.....; amount, \$.....
7. Transfers: No.....; fee, \$.....; amount, \$.....
8. Total policy fees
9. Total collections
- Deduct:
10. Paid for reinsurance
11. Returned on cancellations
12. Returned in dividends
13. Total deductions
14. Total premiums and assessments, less deductions.....
15. Cash received as interest.....
16. Cash received as borrowed money (date borrowed.....)
17. Cash received from all other sources, viz: (Itemize)
18.
19.
20. Total income during year
21. Total assets of previous year and income.....

DISBURSEMENTS.

1. Paid for losses, including \$..... for losses occurring in previous years.
2. Agents' balances charged off
3. Paid for fire department taxes
4. Paid for fire marshal taxes
5. Paid for corporation tax
6. Borrowed money (date repaid.....)
7. Interest on borrowed money
8. Salaries, \$....., and fees, \$....., paid officials

9.	Agents' compensation:	
10.	Commissions	
11.	Salaries	
12.	Policy fees	
13.	Total paid agents	
14.	Paid for collection of assessments	
15.	Postage, printing and stationery	
16.	Express, telegraph, telephone and exchange	
17.	All other disbursements, viz: (Itemize)	
18.	.....
19.	.....
20.	.....
21.	.....
22.	Total expenses	
23.	Total disbursements	
24.	Balance	

LEDGER ASSETS.

1.	Cash in company's office, or in hands of secretary.....	
2.	Cash deposited in banks (name banks)	
3.	.....
4.	.....
5.	Cash belonging to company, in hands of treasurer.....	
6.	Book value of real estate	
7.	Mortgage loans on real estate, first liens.....	
8.	Bills receivable secured	
9.	Agents' balances representing business written subsequent to Oct. 1, 1912.....	
10.	Agents' balances representing business written prior to Oct. 1, 1913.....	
11.	Other ledger assets, viz: (Itemize)	
12.	.....
13.	.....
14.	.....
15.	Total ledger assets (as per balance on page 3).....	

NON-LEDGER ASSETS.

16.	Interest due or accrued.....	
17.	Unpaid assessments levied on or after Nov. 1, of current year.....	
18.	Unpaid assessments levied during current year prior to Nov. 1.....	
19.	Unpaid assessments levied prior to current year.....	
20.	Total unpaid assessments.....	
21.	Loans on bills receivable not secured.....	
22.	Furniture, fixtures and safes, \$.....; supplies, \$.....	
23.	(Other items, viz: (Itemize)	
24.	.....
25.	Total non-ledger assets	
26.	Gross assets	

DEDUCT ASSETS NOT ADMITTED.

1.	Unpaid assessments levied during current year prior to Nov. 1.....	
2.	Unpaid assessments levied prior to current year.....	
3.	Total unpaid assessments	
4.	Agents' balances representing business written prior to Oct. 1, 1913.....	
5.	Loans on bills receivable not secured	
6.	Furniture, fixtures and safes, \$.....; supplies, \$.....	
7.	Other items, viz: (Itemize)	
8.	.....
9.	Deduct total assets not admitted	
10.	Total admitted assets	

LIABILITIES.

11.	Amount of losses due and unpaid (No.....)	
12.	Amount of losses adjusted, not due (No.....)	
13.	Amount of losses reported not adjusted (No.....)	
14.	Amount of losses resisted (No.....)	
15.	Total amount of unpaid losses.....	
16.	Amount carried for unearned premiums, if any.....	
17.	Amount due for salaries and commissions.....	
18.	Borrowed money unpaid, \$.....; interest on same, \$.....	
19.	All other accounts, bills, etc., remaining unpaid, viz: (Itemize)	
20.	.....
21.	.....
22.	Total liabilities	

RISKS.

	No.	Amount
1. In force on the 31st day of December of the preceding year		
2. Written and renewed during the year		
3. Total		
4. Deduct those expired and cancelled		
5. In force at the end of the year		

LOSSES AND CLAIMS.

	No.	Amount
6. Losses and claims unpaid Dec. 31 of previous year		
7. Losses and claims incurred during the year		
8. Total		
Deduct:		
9. Losses and claims paid during year		
10. Losses and claims scaled down and compromised during the year		
11. Total deductions		
12. Losses and claims remaining unpaid Dec. 31, end of year		
13. Amount of losses paid since organization		
14. Average insurance in force per policy		

TOWN MUTUALS

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year

INCOME.

1. Gross premiums on all business written during the year	\$	
2. Assessments actually received on current year's assessments	\$	
3. Assessments actually received on previous years' assessments	\$	
4. Policy fees: New, No.; fee, \$.....; amount, \$.....		
5. Renewals: No.; fee, \$.....; amount, \$.....		
6. Additions: No.; fee, \$.....; amount, \$.....		
7. Transfers: No.; fee, \$.....; amount, \$.....		
8. Total policy fees		
9. Total collections		
Deduct:		
10. Paid for reinsurance		
11. Returned on cancellations		
12. Returned in dividends		
13. Total deductions		
14. Total premiums and assessments, less deductions		
15. Cash received as interest		
16. Cash received as borrowed money (date borrowed		
17. Cash received from all other sources, viz.: (Itemize)		
18.		
19.		
20. Total income during year		
21. Total assets of previous year and income		

DISBURSEMENTS.

1. Paid for losses, including \$.....for losses occurring in previous years.	
2. Agents' balances charged off	
3. Paid for fire department taxes	
4. Paid for corporation tax	
5. Borrowed money (date repaid	
6. Interest on borrowed money	
7. Salaries, \$..... and fees, \$....., paid officials	
8. Agents' compensation:	
9. Commissions	
10. Salaries	

11.	Policy fees .....	.....
12.	Total paid agents .....	.....
13.	Paid for collection of assessments.....	.....
14.	Postage, printing and stationery .....	.....
15.	Express, telegraph, telephone and exchange.....	.....
16.	All other disbursements, viz.: (Itemize).....	.....
17.	.....	.....
18.	.....	.....
19.	.....	.....
20.	.....	.....
21.	.....	.....
21.	Total expenses .....	.....
22.	Total disbursements .....	.....
23.	Balance .....	.....

LEDGER ASSETS.

1.	Cash in company's office, or in hands of secretary.....	.....
2.	Cash deposited in banks (name banks) .....	.....
3.	.....	.....
4.	.....	.....
5.	Cash belonging to company, in hands of treasurer.....	.....
6.	Book value of real estate.....	.....
7.	Mortgage loans on real estate, first liens.....	.....
8.	Bills receivable secured .....	.....
9.	Agents' balances representing business written subsequent to Oct. 1, 1913.....	.....
10.	Agents' balances representing business written prior to Oct. 1, 1913.....	.....
11.	Other ledger assets, viz.: (Itemize).....	.....
12.	.....	.....
13.	.....	.....
14.	.....	.....
15.	Total ledger assets (as per balance on page 3).....	.....

NON-LEDGER ASSETS.

16.	Interest due or accrued.....	.....
17.	Unpaid assessments levied on or after Nov. 1, of current year.....	.....
18.	Unpaid assessments levied during current year prior to Nov. 1.....	.....
19.	Unpaid assessments levied prior to current year.....	.....
20.	Total unpaid assessments .....	.....
21.	Loans on bills receivable not secured.....	.....
22.	Furniture, fixtures and safes, \$.....; supplies, \$.....	.....
23.	Other items, viz.: (Itemize).....	.....
24.	.....	.....
25.	Total non-ledger assets .....	.....
26.	Gross assets .....	.....

DEDUCT ASSETS NOT ADMITTED.

1.	Unpaid assessments levied during current year prior to Nov. 1.....	.....
2.	Unpaid assessments levied prior to current year.....	.....
3.	Total unpaid assessments .....	.....
4.	Agents' balances representing business written prior to Oct. 1, 1913.....	.....
5.	Loans on bills receivable not secured.....	.....
6.	Furniture, fixtures and safes, \$.....; supplies, \$.....	.....
7.	Other items, viz.: (Itemize).....	.....
8.	.....	.....
9.	Deduct total assets not admitted.....	.....
10.	Total admitted assets .....	.....

LIABILITIES.

11.	Amount of losses due and unpaid (No.....)	.....
12.	Amount of losses adjusted, not due (No.,.....)	.....
13.	Amount of losses reported not adjusted (No.,.....)	.....
14.	Amount of losses resisted (No.,.....)	.....
15.	Total amount of unpaid losses.....	.....
16.	Amount carried for unearned premiums, if any.....	.....
17.	Amount due for salaries and commissions.....	.....
18.	Borrowed money unpaid, \$.....; interest on same, \$.....	.....
19.	All other accounts, bills, etc., remaining unpaid, viz.: (Itemize).....	.....
20.	.....	.....
21.	.....	.....
22.	Total liabilities .....	.....

RISKS.

	No.	Amount
1. In force on the 31st day of December of the preceding year		
2. Written and renewed during the year.....		
3. Total		
4. Deduct those expired and cancelled.....		
5. In force at the end of the year.....		

LOSSES AND CLAIMS.

	No.	Amount
6. Losses and claims unpaid Dec. 31 of previous year		
7. Losses and claims incurred during the year.....		
8. Total		
Deduct:		
9. Losses and claims paid during year.....		
10. Losses and claims scaled down and compromised during year		
11. Total deductions		
12. Losses and claims remaining unpaid Dec. 31, end of year		
13. Amount of losses paid since organization.....		
14. Average insurance in force per policy.....		

HAIL & CYCLONE MUTUALS

BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year

INCOME.

1. Gross premiums on all business written during the year...\$.....	
2. Assessments actually received on current year's assessments \$.....	
3. Assessments actually received on previous years' assessments \$.....	
4. Policy fees: New, No.....; fee, \$.....; amount, \$.....	
5. Renewals: No.....; fee, \$.....; amount, \$.....	
6. Additions: No.....; fee, \$.....; amount, \$.....	
7. Transfers: No.....; fee, \$.....; amount, \$.....	
8. Total policy fees	
9. Total collections	
Deduct:	
10. Paid for reinsurance	
11. Returned on cancellations	
12. Returned in dividends	
13. Total deductions	
14. Total premiums and assessments, less deductions.....	
15. Cash received as interest.....	
16. Cash received as borrowed money (date borrowed)	
17. Cash received from all other sources, viz.: (Itemize)	
18.	
19.	
20. Total income during year.....	
21. Total assets of previous year and income.....	

DISBURSEMENTS.

1. Paid for losses, including \$.....for losses occurring in previous years.
2. Agents' balances charged off.....
3. Paid for corporation tax
4. Borrowed money (date repaid)
5. Interest on borrowed money
6. Salaries, \$....., and fees, \$....., paid officials
7. Agents' compensation.
8. Commissions
9. Salaries

XXXVIII REPORT OF THE COMMISSIONER OF INSURANCE.

10.	Policy fees
11.	Total paid agents
12.	Paid for collection of assessments
13.	Postage, printing and stationery
14.	Express, telegraph, telephone and exchange
15.	All other disbursements, viz.: (Itemize)
16.	.....
17.	.....
18.	.....
19.	.....
20.	Total expenses
21.	Total disbursements
22.	Balance

LEDGER ASSETS.

1.	Cash in company's office, or in hands of secretary
2.	Cash deposited in banks (name banks)
3.	.....
4.	.....
5.	Cash belonging to company, in hands of treasurer
6.	Book value of real estate
7.	Mortgage loans on real estate, first liens
8.	Bills receivable secured
9.	Agents' balances representing business written subsequent to Oct. 1, 1913
10.	Agents' balances representing business written prior to Oct. 1, 1913
11.	Other ledger assets, viz.: (Itemize)
12.	.....
13.	.....
14.	.....
15.	Total ledger assets (as per balance on page 3)

NON-LEDGER ASSETS.

16.	Interest due or accrued
17.	Unpaid assessments levied on or after Nov. 1, of current year
18.	Unpaid assessments levied during current year prior to Nov. 1
19.	Unpaid assessments levied prior to current year
20.	Total unpaid assessments
21.	Loans on bills receivable not secured
22.	Furniture, fixtures and safes, \$.....; supplies, \$.....
23.	Other items, viz.: (Itemize)
24.	.....
25.	Total non-ledger assets
26.	Gross assets

DEDUCT ASSETS NOT ADMITTED.

1.	Unpaid assessments levied during current year prior to Nov. 1
2.	Unpaid assessments levied prior to current year
3.	Total unpaid assessments
4.	Agents' balances representing business written prior to Oct. 1, 1913
5.	Loans on bills receivable not secured
6.	Furniture, fixtures and safes, \$.....; supplies, \$.....
7.	Other items, viz.: (Itemize)
8.	.....
9.	Deduct total assets not admitted
10.	Total admitted assets

LIABILITIES.

11.	Amount of losses due and unpaid (No.....)
12.	Amount of losses adjusted, not due (No.....)
13.	Amount of losses reported not adjusted (No.....)
14.	Amount of losses resisted (No.....)
15.	Total amount of unpaid losses
16.	Amount carried for unearned premiums, if any
17.	Amount due for salaries and commissions
18.	Borrowed money unpaid, \$.....; interest on same, \$.....
19.	All other accounts, bills, etc., remaining unpaid, viz.: (Itemize)
20.	.....
21.	.....
22.	Total liabilities

RISKS.

	No.	Amount
1. In force on the 31st day of December of the preceding year
2. Written and renewed during the year.....
3. Total
4. Deduct those expired and cancelled.....
5. In force at the end of the year.....

LOSSES AND CLAIMS.

	No.	Amount
6. Losses and claims unpaid Dec. 31 of previous year
7. Losses and claims incurred during the year.....
8. Total
Deduct:		
9. Losses and claims paid during year.....
10. Losses and claims scaled down and compromised during year
11. Total deductions
12. Losses and claims remaining unpaid Dec. 31, end of year
13. Amount of losses paid since organization.....
14. Average insurance in force per policy.....

TABLE I.—Domestic Mutual F.

Name of Company.	Location of Secretary.	Amount of net ledger assets Dec. 31 of previous year.	Pre-	Asses-
			miums.	ments.
			(1)	(2-3)
Alma Mutual	Alma	\$6,587 33	\$305 60	
Baraboo Mutual	Baraboo	9,109 59	1,071 35	
Beaver Dam Mutual	Beaver Dam	790 97	395 49	\$2,391 82
Bower City Mutual	Janesville	2,345 14	6,527 98	
Capital City Mutual	Madison	5,706 33	6,988 65	195 11
Campbellsport Mutual	Campbellsport	24,973 41	29,473 30	
Citizens Mutual	Janesville	2,369 36	17,220 65	9,214 56
City of Oconomowoc Mutual	Oconomowoc	8 38	612 99	94 71
City of Plymouth Mutual	Plymouth	25,305 91	1,117 91	
Cream City Mutual	Milwaukee	37,910 18	6,682 62	
De Forest Mutual	De Forest	3,737 89	10,925 64	
Druggists Mutual	Milwaukee	3,859 73	3,257 09	
Economical Mutual	Fountain City	3,665 45	701 01	
German Evangelical Lutheran Mutual	Madison	10,206 75	7,424 26	
German Mutual Fire Aid Society	Sheboygan	1,211 66	293 30	
German Mutual	Manitowoc	10,512 84	962 42	
Grant County Mutual	Bloomington	42 78	698 95	7,228 46
Green Bay & DePere Mutual	Green Bay	685 38	873 17	183 85
Hortonville Mutual	Hortonville	2,314 04	1,888 85	2,859 90
Iowa County Mutual	Mineral Point	1,319 49	4,929 72	15 15
Kewaskum Mutual	Kewaskum	20,152 81	21,321 95	
La Crosse Mutual	La Crosse	1,184 14	2,964 74	5 75
Lodi Mutual	Lodi	645 38	1,778 46	2,536 91
Lomira Mutual	Lomira	1,898 12	435 07	2,687 23
Lutheran Mutual Home	Milwaukee	8,728 18	4,715 12	
Manitowoc Mutual	Manitowoc	30,384 02	18,962 03	
Marion Mutual	Marion	60 07	1,183 81	91 60
Mayville Mutual	Mayville	2,786 98	8,314 69	6,041 77
Menomonie Mutual	Menomonie	13,576 67	1,423 46	
Milwaukee Mutual	Milwaukee	2,173 98	4,395 24	
Mutual Church of Wisconsin	La Crosse	5,983 95	6,565 14	
Mutual Fire of Bloomington	Bloomington	615 82	398 70	4,703 91
Mutual Fire W. C. E. A	Appleton	387 34		4,219 10
Neshkoro Business Men's Mutual	Neshkoro	1,258 04	155 87	975 71
Northwestern Cheesemakers Mutual	Juneau	365 52	2,366 37	1,918 16
Northwestern Mutual	River Falls	326 93	1,884 60	1,901 91
Portage Mutual Cooperative Fire	Portage	918 15	491 98	
Portland W. & C. Mutual	Waterloo	1,682 01	1,611 10	1,459 51
Reeseville Mutual	Reeseville	639 19	180 12	765 92
Retail Lumber Dealers Mutual	Milwaukee	25,870 74	5,236 72	5,307 80
Richland County Mutual	Lone Rock	2 01	250 93	3,248 41
River Falls City Mutual	River Falls	934 98	2,774 00	931 96
Sauk County Mutual	Prairie du Sac	437 66	790 47	
Sheboygan Falls Mutual	Sheboygan Falls	15,969 76	24,240 93	634 71
Theresa Village Mutual	Theresa	15,834 96	20,438 56	1,164 33
Village of Waukesha Mutual	Waukesha	9,222 97	1,430 29	
Watertown City Mutual	Watertown	1,012 76	4,834 71	3,859 44
Wisconsin Church Mutual	Merrill	33,308 74	14,235 91	
Wisconsin Retail Lumber Dealers Mutual	Milwaukee	10,075 23	3,728 26	4,145 54
Total		\$350,149 72	\$259,460 08	\$68,783 49

Insurance Companies.

INCOME.

Policy fees.	Deduct for reinsurance cancellations and dividends.	Total premiums and assessments less deductions.	All other.	Total income during the year.	Total assets of previous year and income.
(8)	(10-12)	(14)	(15-19)	(20)	(21)
.....	\$12 55	\$293 05	\$244 50	\$537 55	\$7,124 88
.....	2 50	1,068 85	609 14	1,677 99	10,787 58
.....	153 54	2,633 87	515 57	3,149 44	3,940 41
.....	304 37	6,223 61	55 54	6,279 15	8,624 29
.....	152 08	7,031 76	.....	7,031 76	12,738 09
.....	1,260 09	28,213 21	1,481 95	29,695 16	54,668 57
.....	1,293 64	25,141 57	1,765 45	26,907 02	29,276 38
.....	9 30	698 46	300 00	998 46	1,006 84
.....	14 88	1,103 03	1,165 00	2,268 03	27,573 94
.....	135 24	6,547 38	1,712 35	8,259 73	46,169 91
.....	237 13	10,688 51	.....	10,688 51	14,426 40
.....	986 94	2,270 15	116 81	2,386 96	6,246 69
.....	.....	701 01	83 90	784 91	4,450 36
.....	553 33	6,870 93	453 05	7,323 98	17,530 73
.....	1 79	291 51	71 00	362 51	1,574 17
.....	78 79	833 63	392 76	1,276 39	11,789 23
\$394 00	.....	8,321 41	7,540 20	15,861 61	15,904 39
.....	137 56	919 46	.....	919 46	1,604 84
.....	.....	4,748 75	2,500 00	7,248 75	9,562 79
.....	109 32	4,835 55	117 64	4,953 19	6,272 63
.....	430 67	20,891 28	467 00	21,358 28	41,511 09
.....	223 30	2,746 99	.....	2,746 99	3,931 13
.....	78 38	4,236 99	.....	4,236 99	4,822 37
.....	207 90	2,914 40	.....	2,914 40	4,812 52
.....	165 07	4,550 05	420 00	4,970 05	13,698 23
.....	554 44	18,407 59	900 30	19,307 89	49,631 91
.....	143 62	1,131 79	.....	1,131 79	1,191 86
.....	502 44	13,854 02	4 06	13,858 08	16,645 06
.....	53 42	1,370 04	588 60	1,958 64	15,535 31
.....	172 27	4,222 97	31 97	4,254 94	6,428 92
.....	62 50	1,789 85	1,398 91	3,188 76	9,172 71
241 00	4,837 79	5,343 61	4,815 25	10,158 86	10,774 68
248 95	.....	4,468 05	700 00	5,168 05	5,555 39
263 50	.....	1,394 98	38 90	1,433 88	2,691 92
.....	36 08	4,248 45	.....	4,248 45	4,613 97
.....	458 33	3,328 18	992 12	4,320 30	4,647 23
.....	18 13	473 85	303 78	777 63	1,675 78
.....	145 24	2,925 37	1,000 00	3,925 37	5,607 38
.....	427 81	518 23	.....	518 23	1,207 42
.....	4,968 47	5,576 05	1,118 55	6,694 60	32,565 34
.....	166 50	3,665 84	3,935 70	7,601 54	7,603 55
.....	739 05	2,963 93	1,034 04	4,000 97	4,435 95
.....	4 41	786 06	450 00	1,236 06	1,673 72
.....	422 71	24,452 93	280 91	24,733 84	40,703 60
.....	252 54	21,340 35	.....	21,340 35	37,175 31
.....	359 00	1,778 79	340 90	2,119 69	11,342 66
.....	261 91	8,432 24	1,000 00	9,432 24	10,445 00
.....	222 50	14,013 41	1,039 95	15,053 36	48,362 10
.....	2,610 56	5,263 24	506 51	5,769 75	15,844 98
\$1,735 45	\$23,400 79	\$306,578 23	\$40,492 31	\$347,070 54	\$706,220 26

TABLE II—*Domestic Mutual Fire Insurance Companies.*

Name of Company.	DISBURSEMENTS.				Bal- ance
	Paid for losses.	Total expenses.	All other.	Total disburse- ments.	
	(1)	(2)	(2-6)	(23)	
Alma Mutual		\$103 01	\$8 34	\$111 35	\$7.01
Baraboo Mutual	\$153 72	243 85	47 54	445 11	10.34
Beaver Dam City Mutual.....	2,004 33	1,248 16	490 18	3,742 67	19
Bower City Mutual.....	3,760 43	2,240 54	153 65	6,154 62	2.46
Capital City Mutual.....	4,878 78	3,607 99	182 26	8,669 03	4.06
Campbellsport Mutual	10,715 91	12,037 78	512 57	23,266 26	31.40
Citizens Mutual	11,647 44	8,113 97	1,347 05	21,108 46	8.16
City of Oconomowoc Mutual.....	676 68	157 85	163 46	997 99	
City of Plymouth Mutual.....	32 93	335 97	24 13	393 03	27.18
Cream City Mutual.....	965 20	3,443 27	656 86	5,065 33	41.10
De Forest Mutual.....	7,742 98	4,726 17	191 41	12,660 56	1.76
Druggists Mutual	181 48	1,125 16	10 59	1,317 23	4.92
Economical Mutual	45 69	109 13	16 27	171 09	4.27
German Evangelical Lutheran Mutual.....	6,532 63	2,790 07		9,322 70	8.20
German Mutual Fire Aid Society.....	42 03	124 71	6 38	173 12	1.40
German Mutual	26 09	216 57	17 67	260 33	11.52
Grant County Mutual.....	8,120 44	874 75	6,943 87	15,939 06	—3
Green Bay & DePere Mutual.....	452 35	716 04	27 71	1,196 10	40
Hortonville Mutual	3,035 67	1,758 66	3,064 54	7,858 87	1.70
Iowa County Mutual.....	2,193 43	2,674 47	252 48	5,120 38	1.15
Kewaskum Mutual	9,783 93	8,612 73	403 08	18,799 74	22.71
La Crosse Mutual.....	1,580 17	1,194 31	180 70	2,955 18	97
Lodi Mutual	2,957 35	889 55	179 34	4,026 24	85
Lomira Mutual	2,011 80	837 06	66 63	2,915 49	1.89
Lutheran Mutual Home.....	1,013 76	2,006 97	86 32	3,107 05	10.59
Manitowoc Mutual	10,547 59	7,087 06	325 34	17,959 99	31.73
Marion Mutual	126 71	270 86	279 57	677 14	514
Mayville Mutual	7,328 58	3,570 33	184 29	11,083 20	5.56
Menomonie Mutual	122 09	388 60	37 72	548 41	14.98
Milwaukee Mutual	3,196 56	1,652 43	160 42	5,009 41	1.41
Mutual Church of Wisconsin.....	456 48	68 76		525 24	8.64
Mutual Fire of Bloomington.....	5,454 68	610 41	4,820 07	10,885 16	—11
Mutual Fire W. C. E. A.	3,637 25	113 34	700 00	4,450 59	1.104
Neshkoro Business Men's Mutual.....	391 53	621 69	7 91	1,021 53	1.67
Northwestern Cheesemakers Mutual....	2,432 37	1,089 27	491 34	4,012 98	600
Northwestern Mutual	2,500 18	1,721 55	105 46	4,327 19	320
Portage Mutual Cooperative Fire.....	483 65	198 04	14 09	695 78	1,000
Portland D. W. & C. Mutual.....	2,687 78	1,403 12	742 46	4,833 36	774
Reeseville Mutual	607 62	139 81	142 14	889 57	317
Retail Lumber Dealers Mutual.....	5,219 00	1,679 94	59 34	6,958 28	25,607
Richland County Mutual.....	4,846 82	577 26	2,222 62	7,646 70	—43
River Falls City Mutual.....	2,946 05	1,382 73	97 54	4,426 32	509
Sauk County Mutual.....	1,000 00	239 76	267 86	1,507 62	166
Sheboygan Falls Mutual.....	11,626 00	9,125 43	526 33	21,677 76	19,025
Theresa Village Mutual.....	13,090 01	9,302 96	471 66	22,864 63	14,310
Village of Waukesha Mutual.....	769 31	445 10	43 75	1,258 16	10.084
Watertown City Mutual.....	4,873 30	2,777 81	1,197 94	8,849 05	1,595
Wisconsin Church Mutual.....	5,825 44	2,612 91	51 99	8,490 34	39,871
Wisconsin Retail Lumber Dealers Mut.	3,870 63	982 00	48 22	4,900 85	10,944
Total.....	\$174,595 25	\$108,249 91	\$28,431 09	\$311,276 25	\$394,944

TABLE III—Domestic Mutual Fire Insurance Companies.

Name of Company.	LEDGER ASSETS.				
	Cash.	Loans on mortgages on real estate.	Bills receivable and agents' debit balances secured.	All other.	Total ledger assets.
	(1-5)	(7)	(8-10)	(6: 11-14)	(15)
Alma Mutual	\$7,013 53				\$7,013 53
Baraboo Mutual	3,255 57	\$2,000 00		\$5,086 90	10,342 47
Beaver Dam City Mutual.....	81 11		\$116 63		197 74
Bower City Mutual.....	1,759 01		710 66		2,469 67
Capital City Mutual.....	4,069 06				4,069 06
Campbellsport Mutual	10,232 58	15,600 00	536 81	5,032 92	31,402 31
Citizens Mutual	6,324 81		1,843 11		8,167 92
City of Oconomowoc Mutual.....	8 85				8 85
City of Ellsworth Mutual.....	1,680 91	1,000 00	10,000 00	14,500 00	27,180 91
Cream City Mutual.....	4,876 30	35,900 00	328 28		41,104 58
De Forest Mutual.....	1,277 72		488 12		1,765 84
Druggists Mutual	1,024 46			3,905 00	4,929 46
Economical Mutual	4,279 27				4,279 27
German Evangelical Lutheran Mutual.	1,508 03	6,700 00			8,208 03
German Mutual Fire Aid Society.....	101 05	1,300 00			1,401 05
German Mutual	1,528 90	8,400 00	1,200 00	400 00	11,528 90
Grant County Mutual.....	—34 67				—34 67
Green Bay & DePere Mutual.....	183 85		224 89		408 74
Hortonville Mutual	76 58	379 00	748 34	500 00	1,703 92
Iowa County Mutual.....	1,152 30				1,152 30
Kewaskum Mutual	12,410 95	8,000 00	2,300 40		22,711 35
La Crosse Mutual.....	755 14		220 81		975 95
Lodi Mutual	430 76		425 37		856 13
Lomira Mutual	1,099 38		797 65		1,897 03
Lutheran Mutual Home.....	957 25	900 00	858 96	8,374 97	10,591 18
Manitowoc Mutual	4,697 05	21,950 00	5,084 87		31,731 92
Marion Mutual	411 76		102 96		514 72
Mayville Mutual	4,816 86		745 00		5,561 86
Menomonie Mutual	3,486 90			11,500 00	14,986 90
Milwaukee Mutual	804 33		615 18		1,419 51
Mutual Church of Wisconsin	300 46		7,554 95	792 06	8,647 47
Mutual Fire of Bloomington.....	—110 48				—110 48
Mutual Fire W. C. E. A.....	1,104.80				1,104.80
Neshkoro Business Men's Mutual.....	1,670 39				1,670 39
Nor.hwestern Cheesemakers Mutual....	514 93		86 06		600 99
Northwestern Mutual	320 04				320 04
Portage Mutual Cooperative Fire.....		1,000 00			1,000 00
Portland W. & C. Mutual.....	70 69		694 33		774 02
Reseville Mutual	124 43		193 42		317 85
Retail Lumber Dealers Mutual.....	4,507 06	21,100 00			25,607 06
Richland County Mutual.....	—43 15				—43 15
River Falls City Mutual.....	509 63				509 63
Sauk County Mutual.....	76 65		89 45		166 10
Sheboygan Falls Mutual.....	6,312 83	4,700 00	5,628 01	2,385 00	19,025 84
Theresa Village Mutual.....	7,484 94		6,825 74		14,310 68
Village of Waukesha Mutual.....	1,584 50			8,500 00	10,084 50
Watertown City Mutual.....	1,464 21		131 74		1,595 95
Wisconsin Church Mutual.....	16,202 33	21,375 00	294 43	2,000 00	39,871 76
Wisconsin Retail Lumber Dealers Mut.	3,644 13	7,300 00			10,944 13
Total	\$126,016 90	\$157,604 00	\$48,346 17	\$62,976 85	\$394,944 01

TABLE IV.—*Domestic Mutual Fin*

Name of Company.	NON-LEDGER ASSETS.			
	Unpaid assessments levied on or after Nov. 1 of current year.	Unpaid assessments levied during current year prior to Nov. 1; and prior to current year.	All other.	Total.
	(17)	(18-19)	(16; 21-24)	(25)
Alma Mutual				
Baraboo Mutual			\$75 00	\$75 00
Beaver Dam City Mutual.....		\$2,508 26	25 00	2,533 26
Bower City Mutual.....			90 00	90 00
Capital City Mutual.....		803 74	225 00	1,028 74
Campbellsport Mutual			1,970 26	1,970 26
Citizens Mutual		844 60	230 00	1,074 60
City of Oconomowoc Mutual.....	\$405 23	177 60	125 00	707 83
City of Plymouth Mutual.....				
Cream City Mutual.....			438 02	438 02
De Forest Mutual.....			450 00	450 00
Druggists Mutual			129 16	129 16
Economical Mutual				
German Evangelical Luthern Mutual.....			1,327 63	1,327 63
German Mutual Fire Aid Society.....			20 00	20 00
German Mutual			70 00	70 00
Grant County Mutual.....		530 20	70 00	600 20
Green Bay & DePere Mutual.....	4,518 12		35 00	4,553 12
Hortonville Mutual		699 70	711 00	1,410 70
Iowa County Mutual.....		229 82	289 50	519 32
Kewaskum Mutual			759 00	759 00
La Crosse Mutual.....		259 16		259 16
Lodi Mutual		370 41	125 00	495 41
Lomira Mutual		3,151 80	10 00	3,161 80
Lutheran Mutual Home.....			291 66	291 66
Manitowoc Mutual			391 20	391 20
Marion Mutual				
Mayville Mutual		354 40	321 00	675 40
Menomonie Mutual				
Milwaukee Mutual			87 50	87 50
Mutual Church of Wisconsin.....				
Mutual Fire of Bloomington.....		362 70	85 00	447 70
Mutual Fire W. C. E. A.....				
Neshkoro Business Men's Mutual.....			120 00	120 00
Northwestern Cheesemakers Mutual.....		589 51	50 00	639 51
Northwestern Mutual			165 00	165 00
Portage Mutual Cooperative Fire.....			20 00	20 00
Portland W. & C. Mutual.....		1,032 13	275 00	1,307 13
Reeseville Mutual	1,588 65	1,408 36	400 00	3,397 01
Retail Lumber Dealers Mutual.....			1,730 52	1,730 52
Richland County Mutual.....		889 14	100 00	989 14
River Falls City Mutual.....	1,671 49		60 00	1,731 49
Sauk County Mutual.....			10 00	10 00
Sheboygan Falls Mutual.....		825 75	800 00	1,625 75
Theresa Village Mutual.....		858 03	1,208 13	2,066 16
Village of Waukesha Mutual.....			25 00	25 00
Watertown City Mutual.....		445 34	300 00	745 34
Wisconsin Chureh Mutual.....			574 70	574 70
Wisconsin Retail Lumber Dealers Mut.....			1,107 49	1,107 49
Total	\$8,183 49	\$16,340 65	\$15,296 77	\$39,820 91

Insurance Companies.

Gross Assets.	DEDUCT ASSETS NOT ADMITTED.			Total admitted assets.
	Unpaid assessments levied during current year, prior to Nov. 1, and prior to current year.	All other.	Deduct total assets not admitted.	
(26)	(1-2)	(4-8)	(9)	(10)
\$7,013 53				\$7,013 53
10,417 47				10,417 47
2,731 00	\$2,508 26	\$141 63	\$2,649 89	81 11
2,559 67		186 18	186 18	2,373 49
5,097 80	803 74	225 00	1,028 74	4,069 06
33,372 57		1,697 72	1,697 72	31,674 85
9,242 52	844 60	367 31	1,211 91	8,030 61
716 68	582 83	125 00	707 83	108 85
27,180 91				27,180 91
41,542 60		766 30	766 30	40,776 30
2,215 84		720 03	720 03	1,495 81
5,058 62		75 00	75 00	4,983 62
4,279 27				4,279 27
9,535 66		1,294 76	1,294 76	8,240 90
1,421 05		20 00	20 00	1,401 05
11,598 90		70 00	70 00	11,528 90
565 53	530 20	70 00	600 20	-34 67
4,961 86		188 35	188 35	4,773 51
3,114 62	699 70	1,423 07	2,122 77	991 85
1,671 62	229 82	289 50	519 32	1,152 30
23,470 35		866 92	866 92	22,603 43
1,235 11	259 16	58 72	317 88	917 23
1,351 54	370 41	327 71	698 12	663 42
5,058 83	3,151 80	807 65	3,959 45	1,099 38
10,882 84		262 56	262 56	10,620 28
32,123 12		1,926 67	1,926 67	30,196 45
514 72		73 86	73 86	440 86
6,237 26	354 40	337 87	692 27	5,544 99
14,986 90				14,986 90
1,507 01		138 37	138 37	1,368 64
8,647 47				8,647 47
337 22	362 70	85 00	447 70	-110 48
1,104 80				1,104 80
1,790 39		120 00	120 00	1,670 39
1,240 50	589 51	50 00	639 51	660 99
485 04		165 00	165 00	320 04
1,020 00		20 00	20 00	1,000 00
2,081 15	1,032 13	800 61	1,832 74	248 41
3,714 86	1,408 36	593 42	2,001 78	1,713 08
27,337 58				27,337 58
945 99	889 14	100 00	989 14	-43 15
2,241 12		60 00	60 00	2,181 12
176 10		10 00	10 00	166 10
20,651 59	825 75	5,303 01	6,128 76	14,522 83
16,376 84	868 03	2,412 00	3,270 03	13,106 81
10,109 50		25 00	25 00	10,084 50
2,341 29	445 34	300 00	745 34	1,595 95
40,446 46		574 70	574 70	39,871 76
12,051 62				12,051 62
\$434,764 92	\$16,745 88	\$23,078 92	\$39,824 80	\$394,940 12

TABLE V.—*Domestic Mutual F*

Name of Company.	LIABILITIES.			
	Amount of losses due and unpaid.	Amount of losses adjust- ed, not due, not adjusted, and resisted.	Total amount of unpaid losses.	All other
	(11)	(12-14)	(15)	(16-21)
Alma Mutual				
Baraboo Mutual				\$1,171 36
Beaver Dam City Mutual.....	\$375 00		\$375 00	139 70
Bower City Mutual.....		\$645 19	645 19	600 00
Capital City Mutual.....				
Campbellsport Mutual		2,000 00	2,000 00	
Citizens Mutual		1,638 22	1,638 22	770 59
City of Oconomowoc Mutual.....				254 85
City of Plymouth Mutual.....				
Cream City Mutual.....				
De Forest Mutual.....		52 19	52 19	122 06
Druggists Mutual				
Economical Mutual				
German Evangelical Lutheran Mutual.....		719 18	719 18	
German Mutual Fire Aid Society.....				
German Mutual				855 67
Grant County Mutual.....				1,220 00
Green Bay & DePere Mutual.....	1,182 55	1,044 35	2,226 90	2,949 50
Hortonville Mutual				
Iowa County Mutual.....				
Kewaskum Mutual		1,000 00	1,000 00	
La Crosse Mutual.....				106 34
Lodi Mutual				1,472 00
Lomira Mutual		12 50	12 50	
Lutheran Mutual Home.....				
Manitowoc Mutual				
Marion Mutual				
Mayville Mutual				
Economical Mutual				
Milwaukee Mutual		120 00	120 00	
Mutual Church of Wisconsin.....				510 98
Mutual Fire of Bloomington.....				
Mutual Fire W. C. E. A.....				
Neshkoro Business Men's Mutual.....				30 13
Northwestern Cheesemakers Mutual.....				
Northwestern Mutual	759 82	48 69	808 51	762 32
Portage Mutual Cooperative Fire.....				280 29
Portland W. & C. Mutual.....		22 93	22 93	400 21
Reeseville Mutual	665 00		665 00	675 00
Retail Lumber Dealers Mutual.....		197 66	197 66	
Richland County Mutual.....				790 60
River Falls City Mutual.....		500 00	500 00	1,031 00
Sauk County Mutual.....				421 44
Sheboygan Falls Mutual.....				
Theresa Village Mutual.....				
Village of Waukesha Mutual.....				
Watertown City Mutual.....				
Wisconsin Church Mutual.....		190 00	190 00	
Wisconsin Retail Lumber Dealers Mut.....		197 65	197 65	145 69
Total.....	\$2,982 37	\$8,388 56	\$11,370 93	\$14,709 70

Insurance Companies.

RISKS.

Total liabilities.	In force Dec. 31, 1912.	Written and re- newed during 1913.	Deduct those ex- pired and cancelled.	In force at the end of the year.
(22)	(1)	(2)	(4)	(5)
.....	\$39,950 00	\$34,650 00	\$33,250 00	\$41,350 00
\$1,171 36	404,300 00	201,510 00	175,345 00	430,465 00
514 70	628,230 12	43,591 67	671,821 79	.....
1,245 19	673,066 61	600,544 87	590,583 04	683,028 44
.....	1,458,918 01	740,408 89	979,077 68	1,220,249 22
.....
2,000 00	4,583,974 81	3,205,966 26	3,040,820 20	4,749,120 87
2,408 81	2,267,651 78	1,676,645 97	1,809,250 07	2,135,047 68
254 85	146,973 70	72,091 00	75,491 70	143,573 00
.....	539,640 00	266,605 00	217,566 00	588,679 00
.....	2,189,532 68	927,230 00	808,483 99	2,308,278 69
.....
174 22	1,618,263 10	1,116,718 60	1,313,963 70	1,421,018 00
.....	227,300 00	256,750 00	228,800 00	258,250 00
.....	140,300 00	139,400 00	140,300 00	139,400 00
719 18	2,609,955 00	635,427 00	503,462 00	2,741,920 00
.....	175,225 00	55,360 00	56,100 00	174,485 00
.....
.....	270,508 00	125,000 00	112,868 00	282,640 00
855 67	1,089,539 00	342,393 00	386,395 00	1,045,537 00
3,446 90	.....	.....	.....	.....
2,949 50	425,000 00	158,660 00	317,320 00	286,340 00
.....	897,657 43	483,118 01	677,716 93	703,058 51
.....
1,000 00	4,142,916 03	2,496,082 31	2,072,316 58	4,566,681 76
.....	594,220 70	289,508 77	535,356 54	348,372 93
106 34	654,804 98	187,754 47	842,559 45	.....
1,472 00	.....	.....	.....	.....
12 50	2,091,901 00	912,465 00	617,420 00	2,386,946 00
.....
.....	2,389,767 00	1,892,022 00	1,580,293 00	2,701,496 00
.....	230,373 00	84,611 00	111,720 00	203,264 00
.....	1,608,698 61	848,391 01	1,208,358 30	1,248,731 32
.....	379,790 00	174,740 00	146,835 00	407,695 00
120 00	829,841 00	477,792 00	721,241 00	566,392 00
.....
.....	879,501 00	311,386 00	312,348 00	878,539 00
510 98	661,900 00	197,300 00	193,395 00	665,805 00
.....	537,617 00	111,317 00	89,543 00	559,391 00
.....	816,626 00	276,390 00	23,531 00	1,069,485 00
30 13	263,205 00	242,398 00	196,246 00	309,257 00
.....
1,570 83	312,563 00	169,485 30	276,756 00	205,292 30
280 29	90,684 41	58,010 41	65,684 41	83,010 41
423 14	245,781 02	138,602 44	224,210 02	160,173 44
1,340 00	299,408 45	16,304 16	315,712 61	.....
197 66	1,067,485 00	392,700 00	366,250 00	1,093,935 00
.....
790 60	347,489 00	135,126 00	171,031 00	311,534 00
1,531 00	1,066,641 00	339,371 00	700,717 00	705,795 00
421 44	190,480 00	95,875 00	84,325 00	202,030 00
.....	3,382,952 29	2,323,794 09	2,467,975 27	3,238,771 11
.....	3,148,312 71	2,138,607 87	2,284,880 05	3,002,040 53
.....
.....	795,475 00	362,475 00	310,075 00	847,875 00
.....	1,016,900 31	506,675 82	755,505 31	768,070 82
190 00	4,666,216 37	1,285,510 18	1,065,743 49	4,885,933 06
343 34	789,750 00	284,050 00	192,300 00	881,500 00
.....
\$26,060 63	\$53,887,285 12	\$27,831,315 10	\$30,068,043 13	\$51,650,557 09

TABLE VI.—Domestic Mutual Fire Insurance Companies.

Name of Company	LOSSES AND CLAIMS.			
	Unpaid of previous year and incurred during the year. (6-7)	Paid, scaled down and compromised. (9-10)	Unpaid Dec. 31, 1913. (12)	Average insurance in force per policy. (14)
Alma Mutual				\$770 37
Baraboo Mutual	\$153 72	\$153 72		987 82
Beaver Dam City Mutual.....	2,379 33	2,004 33	\$375 00	
Bower City Mutual.....	4,897 10	3,751 91	645 19	655 99
Capital City Mutual.....	4,878 78	4,878 78		759 33
Campbellsport Mutual	12,715 91	10,715 91	2,000 00	867 89
Citizens Mutual	13,285 67	11,647 44	1,638 23	681 47
City of Oconomowoc Mutual.....	676 68	676 68		725 00
City of Plymouth Mutual.....	32 93	32 93		1,108 58
Cream City Mutual.....	965 20	965 20		813 00
De Forest Mutual.....	7,795 17	7,742 98	52 19	719 50
Druggists Mutual	181 48	181 48		1,090 00
Economical Mutual				714 85
German Evangelical Lutheran Mutual..	7,251 81	6,532 63	719 18	1,351 35
German Mutual Fire Aid Society.....	42 03	42 03		928 11
German Mutual	26 09	26 09		988 25
Grant County Mutual.....	8,120 44	8,120 44		1,118 22
Green Bay & DePere Mutual.....	2,679 25	452 35	2,226 90	734 31
Hortonville Mutual	3,035 67	3,035 67		758 80
Iowa County Mutual.....	2,193 43	2,193 43		731 58
Kewaskum Mutual	10,783 93	9,783 93	1,000 00	985 47
La Crosse Mutual.....	1,580 17	1,580 17		757 33
Lodi Mutual	2,957 35	2,957 35		
Lomira Mutual	2,011 80	2,011 80		
Lutheran Mutual Home.....	1,026 26	1,013 76	12 50	965 50
Manitowoc Mutual	10,547 59	10,547 59		850 32
Marion Mutual	126 71	126 71		976 92
Mayville Mutual	7,328 58	7,328 58		789 00
Menomonie Mutual	122 09	122 09		881 11
Milwaukee Mutual	3,196 56	3,196 56		578 00
Mutual Church of Wisconsin.....	627 87	627 87		1,514 72
Mutual Fire of Bloomington.....	5,454 68	5,454 68		1,079 53
Mutual Fire W. C. E. A.	3,637 25	3,637 25		1,405 00
Neshkoro Business Men's Mutual.....	1,021 53	1,021 53		1,770 67
Northwestern Cheesemakers Mutual.....	2,432 77	2,432 77		797 06
Northwestern Mutual	3,308 69	2,500 13	808 51	698 00
Portage Mutual Cooperative Fire.....	483 65	483 65		783 11
Portland W. & C. Mutual.....	2,710 71	2,637 78	22 93	681 21
Reeseville Mutual	1,272 62	607 62	665 00	
Retail Lumber Dealers Mutual.....	5,416 66	5,219 00	197 66	2,714 43

TABLE VI.—Continued.—*Domestic Mutual Fire Insurance Companies.*

Name of Company.	LOSSES AND CLAIMS.			
	Unpaid of previous year and incurred during the year. (6-7)	Paid, scaled down and compromised. (9-10)	Unpaid Dec. 31, 1913. (12)	Average insurance in force per policy. (14)
Riehlund County Mutual.....	\$5,038 82	\$5,038 82	.....	\$1,014 00
River Falls City Mutual.....	3,446 05	2,946 05	\$500 00	938 24
Sauk County Mutual.....	1,000 00	1,000 00	.....	971 29
Sheboygan Falls Mutual.....	11,626 00	11,626 00	.....	804 86
Theresa Village Mutual.....	13,090 01	13,090 01	.....	789 88
Village of Waukesha Mutual.....	769 31	769 31	.....	1,200 95
Watertown City Mutual.....	4,873 30	4,873 30	.....	795 10
Wisconsin Church Mutual.....	6,015 44	5,825 44	190 00.	1,575 61
Wisconsin Retail Lumber Dealers Mut..	4,068 28	3,870 63	197 65	2,639 22
Total.....	\$186,785 37	\$175,534 43	\$11,250 94	.....

1 REPORT OF THE COMMISSIONER OF INSURANCE.

TABLE I.—Town Mutual Fire

Name of Company.	Location of Secretary.	Amount of net ledger assets Dec. 31, of previous year.	Pre-	Assess-
			miums.	ments.
			(1)	(2-3)
Albion Mutual Fire	Cambridge, Wis.	\$3,751 30	\$5,382 14	.....
Alden and Black Brook Mutual Fire..	Amery	3,133 83	1,405 52	\$130 04
Apple River Scandinavian Mutual Fire	Amery	423 78	1,142 14	3,266 93
Arkdale Mutual Fire.....	Arkdale	225 61	2,398 77	.....
Arlington Mutual Fire	Arlington	2,967 07	3,205 73	1 00
Ashippun Mutual Fire	Oconomowoc .....	.....	784 58	1,844 79
Ashford Mutual Fire	Campbellsport	1,765 81	495 12	2,204 79
Aurora Mutual Fire	Wautoma	426 82	1,258 82	7,323 01
Baraboo Farmers Mutual	Baraboo	4,007 34	.....	4,014 81
Berlin Fire and Lightning.....	Naugart	8,378 98	12,371 99	.....
Berlin Fire	Berlin	296 26	193 44	714 91
Berry & Roxbury Mutual Fire.....	Cross Plains	889 48	.....	10 47
Bloomfield Mutual Fire	West Bloomfield..	666 95	531 88	3,387 54
Bloomington Mutual Fire.....	Bloomington	43 22	.....	8,176 29
Blue Mounds Mutual Fire & Lightning..	Mt. Horeb	1,030 98	1,321 91	2 50
Bohemian Farmers Mutual Fire.....	Kewaunee	682 14	660 48	3,097 97
Bohemian Mutual Fire.....	Whitelaw	41,331 54	8,434 98	.....
Brighton Mutual Fire & Lightning..	Burington	635 30	.....	.....
Bristol Mutual Fire	Bristol	169 17	.....	.....
Burnett & Beaver Dam Mutual Fire..	Beaver Dam	496 74	483 76	3,124 82
Calamus Mutual Fire	Columbus	255 09	101 15	.....
Caledonia Farmers Mutual Fire.....	Merrimack	224 28	.....	.....
Caledonia Town Mutual Fire.....	Readfield	482 51	157 74	1,834 63
Caledonia Town	Caledonia	1,059 57	.....	3,643 59
Calumet Mutual Fire.....	New Holstein	13,065 00	1,624 09	7,079 64
Cedarburg Mutual Fire.....	Cedarburg	18,616 29	8,921 23	.....
Cicero Mutual Fire	Seymour	119 98	3,279 69	.....
Columbus Mutual Town	Columbus	381 31	410 10	4,638 06
Cottage Grove Mutual Fire.....	McFarland	368 86	3,581 94	5,847 58
Crawford County Mutual Fire.....	Mt. Sterling	575 89	3,075 77	7,808 43
Crystal Lake Mutual Fire.....	Neshkoro	295 50	.....	5,405 50
Darlington Mutual Fire.....	Darlington	4,797 33	1,329 84	20,056 26
Dayton Farmers Mutual Fire.....	Boaz	198 97	710 27	5,055 28
Dayton Mutual Fire	Waupaca	3,652 59	131 61	733 66
Dodgeville Town	Dodgeville	291 96	516 04	941 14
Dupont Farmers Mutual Fire.....	Marion	5,722 23	3,096 41	57 26
Eagle Point Mutual Fire.....	Chippewa Falls	16,938 24	1,634 06	20,058 94
Eastman Bohemian Mutual Fire.....	Bridgeport	3,960 33	465 64	.....
Elba Mutual Fire.....	Reeseville	2,500 69	.....	4,637 45
Etrick Scandinavian Mutual Fire....	Galesville	20,582 65	9,412 55	.....
Fall Creek Farmers Mutual Fire.....	Fall Creek	928 68	1,101 34	18,316 16
Farmers Equity Town Mutual Fire....	Forest Junction ..	1,329 86	2,536 29	.....
Farmers Home—Ellington	Hortonville	4,980 32	5,875 52	156 61
Farmers Home—Little Chute.....	Kimberly	1,564 75	467 70	.....
Farmers Mutual—Albany	Mondovi	324 28	703 48	2,936 68
Farmers Mutual—Bristol	Sun Prairie	426 86	128 35	.....
Farmers Mutual—Burlington	Burlington	2,123 61	710 82	.....
Farmers Mutual—Clarno	Monroe	2,508 45	1,208 30	8,884 12
Farmers Mutual—Menomonie	Menomonie	7,161 11	3,435 15	14,794 00
Farmers Mutual—Dover	Waterford	270 38	.....	2,442 96
Farmers Mutual—Franklin	Oakwood	638 70	.....	7,470 37
Farmers Mutual—Geneva	Springfield	137 57	511 97	3,125 68
Farmers Mutual—Genovfield	West Allis	1,107 23	700 62	6,885 86
Farmers Mutual—Grover	Peshigo	2,770 89	4,183 25	.....

STATISTICAL TABLES.

Insurance Companies.

INCOME.

Policy fees.	Deduct for reinsurance, cancellations and dividends.	Total premiums and assessments less deductions.	All other.	Total income during the year.	Total assets of previous year and income.
(8)	(10-12)	(14)	(15-19)	(20)	(21)
\$383 50	\$410 21	\$5,355 43	\$89 14	\$5,444 57	\$9,195 87
388 00		1,923 56	155 00	2,078 56	5,212 39
302 25		4,711 32	1,400 00	6,111 32	6,535 10
234 50	53 37	2,579 90	11 19	2,591 09	2,816 70
581 50	458 38	3,329 85	282 47	3,612 32	6,579 39
102 00	29 80	2,701 57		2,701 57	2,701 57
37 00	1 70	2,735 21	7 50	2,742 71	4,508 52
591 00		9,172 83	3,830 03	13,002 86	13,429 68
387 00		4,381 81	57 97	4,439 78	8,447 12
1,090 50	1,483 21	11,979 28	191 87	12,171 15	20,550 13
64 50		972 85		972 85	1,269 11
366 00		376 47		376 47	1,265 95
315 67		4,235 09	1,000 00	5,235 09	5,902 04
731 50		8,907 79	3,750 00	12,657 79	12,701 01
146 00		1,470 41	83	1,471 24	2,502 22
115 00		3,873 45	31 23	3,904 73	4,586 87
523 75	525 60	8,433 13	1,703 55	10,141 68	51,473 22
83 50		85 50		85 50	723 80
117 00		117 00		117 00	286 17
158 50		3,767 08	1,500 00	5,267 08	5,763 82
71 50		172 65	100 00	272 65	527 74
15 50		15 50	105 00	120 50	344 73
117 44		2,109 81	335 00	2,444 81	2,927 32
312 00		3,955 59		3,955 59	5,015 16
938 50	99 79	9,542 44	353 04	9,895 48	22,960 43
577 75	597 98	8,901 00	502 62	9,408 62	28,019 91
637 00	107 29	3,859 40	2,105 34	5,964 74	6,084 72
181 25	20 03	5,209 38	1,653 45	6,862 83	7,244 14
512 75	45 09	9,897 18		9,897 18	10,266 04
446 00	231 69	11,098 51	4,800 00	15,898 51	16,474 40
368 00		5,771 59	1,250 00	7,021 59	7,317 09
1,044 35		22,430 45	13,000 00	35,430 45	40,227 78
218 50		5,964 05	601 10	6,565 15	6,784 12
50 00		915 27	172 49	1,087 76	4,740 35
71 42	7 18	1,521 42	12 00	1,533 42	1,825 38
601 00		3,754 67		3,754 67	9,476 90
941 50		22,634 50	839 37	23,473 87	40,412 11
67 00		532 64	137 68	670 32	4,630 65
1,063 73		5,696 19		5,696 19	8,196 83
634 50	113 92	9,933 13	754 48	10,687 61	31,270 26
763 50	3 00	20,178 00	47 57	20,225 57	21,154 25
393 00	7 55	2,921 74	67 32	2,989 06	4,318 92
814 50		6,846 63		6,846 63	11,826 95
60 00		527 70	27 96	555 66	2,120 41
151 00	2 54	3,788 62		3,788 62	4,112 90
100 00		225 81	8 50	234 31	661 17
164 00		865 82	400 00	1,265 82	3,394 43
142 64	57 60	10,177 46	4,395 21	14,572 67	17,081 12
1,133 00		19,362 15		19,362 15	26,523 26
798 17		3,236 13		3,236 13	3,506 51
760 00		8,230 37		8,230 37	9,069 07
211 00	16 73	3,831 89	1,115 00	4,946 89	5,084 46
377 50	18 63	7,845 55	521 33	8,366 88	9,473 91
971 50	96 61	4,458 14	2,048 94	6,507 08	9,277 97

TABLE I.—Town Mutual Fire

Name of Company.	Location of Secretary.	Amount of net ledger assets Dec. 31, of previous year.	Pre-	Assess-
			miums.	ments.
			(1)	(2-3)
Farmers Mutual—Harmony	Milton Junction ..	\$1,536 90	\$1,226 23	\$3,520 59
Farmers Mutual—Johnstown	Milton	270 12	164 75	1,459 66
Farmers Mutual—Koshkonong	Pt. Atkinson	457 62	.....	5,178 48
Farmers Mutual—Lewiston	Briggsville	249 16	.....	2,418 36
Farmers Mutual—Marcellon	Portage	394 39	112 32	5,258 57
Farmers Mutual—Mukwanago	Mukwonago	124 15	873 24	4,160 27
Farmers Mutual—Newark	Beloit	917 74	432 57	8,689 52
Farmers Mutual—New Berlin	West Allis	843 36	256 31	1,595 46
Farmers Mutual—Otsego	Wyoceua	1,091 23	410 35	4,534 78
Farmers Mutual—Ripon	Brandon	3,171 38	1,214 60	2,831 70
Farmers Mutual—Solon Springs	Bennett	25 40	31 29	1,049 86
Farmers Mutual—Spring Prairie	Elkhorn	278 20	380 64	6,208 74
Farmers Mutual—Sugar Creek	Elkhorn	976 70	1,104 36	7,265 50
Farmers Mutual—Troy	East Troy	3,083 83	587 34	.....
Farmers Mutual—Union	Evansville	2,748 41	3,774 67	6,319 85
Farmers Mutual—Walworth	Walworth	530 08	578 84	3,161 68
Farmers Mutual—Waterford	Burlington	949 88	541 73	.....
Farmers Mutual—Waukesha	Waukesha	356 43	1,066 15	7,943 56
Farmers Mutual—Wauwatosa	Wauwatosa	2,395 09	.....	4,571 35
Farmers Mutual—Wayne	Graiot	298 77	40 19	9 67
Farmers Mutual—Wonewoc	Elroy	—1,020 85	.....	9,014 39
Farmers Mutual—Yorkville & Mt. Pleasant	Union Grove	1,518 30	607 97	2,400 60
Farmers Mutual—Lake	Milwaukee	86 00	.....	3,763 81
Farmers Mutual—Sparta	Sparta	210 66	457 14	3,149 20
Farmers Mutual Protective—Medina & York	Marshall	1,015 61	470 40	3,081 86
Farmers Mutual Town—Bayfield County	Washburn	484 43	304 63	12 59
Farmers Mutual Town—Hayward	Hayward	127 27	7 28	718 67
Farmers Mutual Town—Haugen	Rice Lake	397 16	61 94	660 44
Farmers Mutual Town—Eagle	Muscoda	40 82	.....	1,542 43
Farmers Mutual Town—Butternut	Butternut	16 03	419 23	1,221 14
Farmers Mutual Town—Spring Grove	Brodhead	345 39	603 10	6,509 79
Farmers Mutual Town—Tomah	Tomah	1,853 39	441 47	5,904 95
Farmington Mutual Fire	Osceola	2,579 16	1,294 31	4,551 59
Pountain City Mutual Fire	Pountain City	7,741 85	2,887 79	13 32
Franklin Farmers Mutual Fire	Spring Green	25 66	1,929 87	11,309 83
German Farmers Mutual—Ridgeville	Norwalk	8,464 69	1,440 85	.....
German Mutual Farmers—Kewaunee	Kewaunee	25,393 32	7,368 91	.....
German Mutual Farmers—Mishicott	Mishicott	24,530 06	2,616 44	.....
German Mutual Fire—Auburn	Kewaskum	2,462 87	3,277 15	9,105 75
German Mutual Fire Society—Liberty	Fennimore	654 53	.....	9,608 79
German Mutual Fire Society—Marion	Boscobel	1,451 68	.....	7,396 43
Hamburg Town Mutual Fire	Coon Valley	36,631 20	4,949 46	.....
Hartland Farmers Mutual Fire	Bonduel .....	.....	5,364 76	9,543 94
Henricetta, Greenwood & Union Mutual Fire	Yuba	1,983 98	545 64	.....
Hull Town Mutual Fire	Colby	708 43	945 75	1,470 00
Hutisford Farmers Mutual Fire	Hutisford	884 90	1,004 80	7,122 43
Irving Mutual Fire	Black River Falls	1,544 55	872 82	145 04
Ixonia Mutual Fire	Ixonia	352 51	1,287 00
Jamestown Mutual Fire	Louisburg	1,593 14	1,279 20

STATISTICAL TABLES.

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Insurance Companies.

INCOME.

Policy fees.	Deduct for reinsurance, cancellations and dividends.	Total premi- ums and assessments less deductions.	All other.	Total in- come during the year.	Total assets of previous year and income.
(8)	(10-12)	(14)	(15-19)	(20)	(21)
\$401 50	\$125 52	\$5,022 80	.....	\$5,022 80	\$6,559 70
37 00	.....	1,691 41	.....	1,691 41	1,961 53
40 50	.....	5,218 98	.....	5,218 98	5,676 60
189 00	.....	2,607 36	\$900	3,507 36	3,756 52
232 50	17 95	5,585 44	.....	5,585 44	5,979 83
441 00	78 26	5,396 25	1,068 75	6,465 00	6,589 15
249 42	7 92	9,363 59	3,000 00	12,363 59	13,281 33
86 00	13 71	1,924 06	750 00	2,674 06	3,517 42
184 00	.....	5,129 13	1,500 00	6,629 13	7,720 36
272 00	129 44	4,188 86	.....	4,188 86	7,360 24
23 23	.....	1,104 38	377 56	1,481 94	1,507 34
154 00	.....	6,743 33	1,500 00	8,243 33	8,521 58
364 50	122 55	8,611 81	1,500 00	10,111 81	11,083 51
89 00	33 76	642 58	4 00	646 58	3,729 40
310 25	434 45	9,970 32	661 77	10,632 09	13,380 50
122 00	.....	3,862 52	.....	3,862 52	4,392 60
93 50	.....	635 22	.....	635 22	1,585 10
823 50	1 55	9,830 66	5,000 00	14,830 66	15,187 09
398 00	.....	4,969 35	703 47	5,672 82	8,067 91
60 00	.....	109 86	.....	109 86	408 63
420 50	.....	9,434 89	10,119 06	19,553 91	18,533 06
374 00	.....	3,382 57	.....	3,382 57	4,900 87
187 50	.....	3,951 31	3 92	3,955 23	4,041 23
130 00	32 56	3,703 78	1,800 00	5,503 78	5,714 44
259 00	.....	3,811 26	21 75	3,833 01	4,848 62
28 50	.....	245 72	.....	245 72	730 14
17 00	.....	742 95	.....	742 95	870 22
76 00	.....	798 33	.....	798 33	1,195 54
142 00	.....	1,684 43	750 00	2,434 43	2,475 25
97 50	25 72	1,712 15	.....	1,712 15	1,728 18
115 50	.....	7,228 39	2,995 12	10,223 51	10,568 90
537 50	.....	6,883 92	350 00	7,233 92	8,587 31
419 00	.....	6,264 90	15 00	6,279 90	8,859 06
519 00	.....	3,420 11	.....	3,420 11	11,161 96
418 50	.....	13,668 20	4,500 00	18,168 20	18,183 56
82 00	.....	1,522 85	347 54	1,870 39	10,335 08
650 25	82 10	7,936 06	907 30	8,843 36	34,236 68
190 00	121 71	2,684 73	921 84	3,606 58	28,136 61
467 20	6 00	12,844 10	1,840 00	14,684 10	17,146 97
577 50	.....	10,186 29	4,200 35	14,476 64	15,131 17
285 00	.....	7,681 43	6,973 82	14,655 25	16,106 93
735 00	415 56	5,268 90	2,158 64	7,427 54	44,058 74
524 50	57 40	15,375 80	1,000 00	16,375 80	16,375 80
.....	.....	545 64	92 00	637 64	2,626 62
227 25	.....	2,643 00	800 00	2,943 00	3,651 48
350 00	.....	5,477 23	3,100 00	10,577 23	11,462 13
137 00	48 56	1,106 30	26 62	1,142 92	2,677 47
100 75	.....	1,387 75	1,000 00	2,387 75	2,740 26
301 50	206 85	1,373 85	10 85	1,384 70	2,977 84

TABLE I.—Town Mutual Fire

Name of Company.	Location of Secretary.	Amount of net ledger assets Dec. 31, of previous year.	Pre-	Assess-
			miums.	ments.
			(1)	(2-3)
La Crosse County Scandinavian Mutual Fire	Holmen	\$1,493 93	\$742 16	\$12 75
Lima Mutual Fire	Lima Center	267 77	168 29	.....
Linden Town Mutual Fire	Mineral Point	1,284 77	2,457 51	3,306 02
Linden Town Fire	Mauston	524 03	396 06	4,543 05
Lisbon Fire	Mauston	148 56	448 33	2,085 35
Lisbon Mutual Fire	Sussex	1,969 10	618 72	.....
Little Black Farmers Mutual Fire.....	Stetsonville	25,116 28	3,780 25	.....
Lodi Farmers Mutual Fire	Lodi	1 83	665 53	4,467 94
Luck Mutual Fire	Luck	2,494 30	1,148 99	5,034 09
Lynn Mutual Fire	Neillville	1,777 22	6,281 34	15,566 69
Manchester, Kingston & Marquette Mutual Fire	Kingston	969 30	302 80	2,666 34
Manitowoc Rapids Farmers Mutual Fire	Manitowoc	21,270 15	4,325 90	.....
Maple Valley Mutual Fire.....	Lena	8,147 32	7,146 60	.....
Martell Mutual Fire	Ellsworth	159 30	2,034 57	7,364 35
Mazomanie & Black Earth Mutual Fire	Mazomanie	55 24	206 80	3,320 30
McMillan Grange Mutual Fire.....	Marshfield	2,647 01	985 46	4 86
Meeme Mutual Fire	Cleveland	1,874 78	2,842 31	9,428 38
Menomonie, Granville & Germantown Mutual Fire	Lannon	151 18	1,449 08	4,743 05
Merrimac Mutual Fire	Prairie du Sac.....	3,645 88	.....	44 31
Middleton Fire & Lightning	Middleton	6,049 59	5,131 44	.....
Mt. Morris Norwegian Mutual Fire....	Wautoma	964 41	357 01	4,876 14
Mt. Pleasant Mutual Fire	Monticello	139 62	1,706 89	13,144 59
Mutual Farmers Fire—Newton	Timothy	22,358 16	1,519 13	.....
Mutual Farmers Fire—Westfield	Logansville	1,494 31	510 34	3,822 24
Mutual Fire—Courtland	Randolph	701 89	374 36	70 47
Mutual Fire—Hampden	Columbus	639 06	.....	1,711 78
Mutual Fire—Jefferson	Juda	517 13	435 93	5,264 41
Mutual Fire—La Prairie	Oconomowoc	7,246 53	1,010 28	10,979 53
Mutual Fire—Marshfield	Mt. Calvary	2,598 53	5,526 57	.....
Mutual Fire—Liberty Grove	Sister Bay	4,135 64	95 55	.....
Mutual Fire—Oconomowoc	Oconomowoc	10 43	335 59	1,208 37
Mutual Fire—Sevastapol	Sturgeon Bay	9,221 01	7,916 15	.....
Mutual Fire—Trenton	Fox Lake	599 26	475 74	16 66
Mutual Home Fire	Detroit Harbor	8,352 96	699 21	.....
Nekimi Mutual Fire	Fisk	1,436 00	611 38	5,260 18
Neva Mutual Fire	Bryant	11,881 07	3,743 35	.....
New Denmark Mutual Home	Denmark	22,152 17	9,628 27	.....
New Hope Norwegian Mutual Fire....	Amherst Jct.	907 73	976 14	2,034 33
Oakfield Farmers Mutual Fire.....	Oakfield	1,038 79	971 73	8,183 65
Oak Grove Mutual Fire—Barron County	Chetek	1,399 22	1,419 16	11,798 20
Oak Grove Mutual Fire—Dodge County	Horicon	50 71	544 65	.....
Oakland Mutual Fire	Cambridge	104 63	.....	425 52
Oregon Mutual Fire	Oregon	52 62	340 83	.....
Paris Mutual Fire	Bristol	59	.....	1,320 87
Pella Mutual Fire	Marion	3,147 03	3,364 96	.....
Perry Mutual Fire	Mt. Horeb	2,879 66	1,296 52	5,083 24
Pigeon Mutual Fire	Pigeon Falls	12,651 40	9,038 78	264 38
Plain Mutual Fire	Plain	26 84	205 54	1,776 86
Plymouth Mutual Fire	Plymouth	406 99	413 11	3,564 45
Portage County Polish Fire	Stevens Point	223 21	397 64	5,724 14

Insurance Companies.

INCOME.

Policy fees.	Deduct for reinsurance, cancellations and dividends.	Total premiums and assessments less deductions.	All other.	Total income during the year.	Total assets of previous year and income.
(8)	(10-12)	(14)	(15-19)	(20)	(21)
\$158 75	.....	\$913 66	\$30 00	\$943 66	\$2,437 59
87 00	\$11 97	193 32	6 50	199 82	467 59
157 00	43 28	5,483 25	15 00	5,498 25	6,783 02
229 00	.....	5,168 11	700 00	5,868 11	6,392 14
152 00	.....	2,685 68	183 07	2,868 75	3,017 31
109 50	.....	728 22	47 49	775 71	2,744 81
519 00	33 67	4,265 58	1,193 08	5,458 66	30,574 94
113 70	47 17	5,200 00	.....	5,200 00	5,201 83
556 50	.....	6,739 58	82 62	6,822 20	9,316 50
1,434 00	.....	23,282 03	2,811 93	26,093 96	27,871 18
252 00	.....	3,221 14	.....	3,221 14	4,190 44
315 00	2 60	4,638 30	909 03	5,547 33	26,817 48
927 00	95 05	7,978 55	277 44	8,255 99	16,403 31
1,063 50	.....	10,492 42	.....	10,492 42	10,651 72
143 00	.....	3,670 10	1,000 00	4,670 10	4,725 34
831 00	.....	1,821 32	57 11	1,878 43	4,525 44
530 00	.....	12,801 29	207 67	13,008 96	14,883 74
375 50	7 82	6,559 81	500 00	7,059 81	7,210 99
360 00	.....	404 31	564 25	968 56	4,614 44
521 00	180 71	5,471 73	.....	5,471 73	11,521 32
164 50	.....	5,397 65	800 17	6,257 82	7,222 23
359 00	597 41	14,613 07	1,300 00	15,913 07	16,052 69
181 00	20 24	1,679 89	4,343 98	6,023 87	28,382 03
277 23	.....	4,609 86	.....	4,609 86	6,104 17
.....	.....	444 83	438 89	883 72	1,585 61
70 50	.....	1,782 23	12 00	1,794 23	2,433 34
.....	.....	5,700 34	3,069 26	9,369 60	9,886 73
651 50	.....	12,641 31	80 61	12,721 92	19,068 45
449 00	281 80	5,693 77	118 97	5,812 74	8,411 27
2 50	.....	98 05	162 50	260 55	4,396 19
57 00	.....	1,601 36	.....	1,601 36	1,611 79
997 50	81 84	8,831 81	462 91	9,294 72	18,515 73
2 50	4 20	490 60	.....	490 60	1,089 86
13 00	.....	712 21	439 59	1,151 80	9,504 76
160 50	.....	6,032 46	3,000 00	9,032 46	10,468 46
302 50	549 78	3,496 07	442 09	3,938 16	15,819 23
778 00	862 82	9,543 45	788 27	10,331 72	32,483 89
468 00	37 92	3,440 60	67 01	3,507 61	4,415 34
647 67	.....	9,803 05	.....	9,803 05	10,841 84
1,042 00	.....	14,259 36	4,500 00	18,759 36	20,158 58
129 00	101 75	571 90	.....	571 90	622 61
86 00	.....	511 52	100 00	611 52	716 20
72 69	.....	413 57	.....	413 57	466 19
67 00	.....	1,387 87	.....	1,387 87	1,388 46
221 00	18 80	3,567 16	50 42	3,617 58	6,764 61
.....	.....	6,379 76	2,015 39	8,395 15	11,274 81
519 00	553 01	9,266 15	157 91	9,424 06	22,075 46
61 00	.....	2,043 40	434 00	2,477 40	2,504 24
236 00	.....	4,213 56	.....	4,213 56	4,620 55
213 60	.....	6,335 38	3,300 00	9,635 38	9,858 59

TABLE I.—Town Mutual

Name of Company.	Location of Secretary.	Amount of net ledger assets Dec. 31, of previous year.	Pre-	Asses-
			miums.	ment
			(1)	(2-3)
Price County Mutual Fire	Phillips	\$1,686 79		
Primrose Mutual Fire	Mt. Vernon	34 89	536 46	1,424
Princeton & St. Marie Mutual Fire...	Princeton	21 97	180 19	1,538
Pulaski Mutual Fire	Avoca	316 94		5,093
Randolph & Scott Mutual Fire.....	Cambria	462 48	208 72	5,067
Raymond Mutual Fire.....	Franksville	144 62		
Reedsburg Mutual Fire	Reedsburg	2,108 15		75
Richmond Mutual Fire	Shawano	408 20	1,629 22	2,157
River Falls Mutual Fire	River Falls	3,709 52	2,259 51	37
Rockland Mutual Fire	Reedsville	28 73	3,319 61	5,781
Rosendale Mutnal Fire	Rosendale	2,482 51	544 52	5,123
Salem Mutual Fire & Lightning.....	Antioch, Ill.	337 89		24
Saukville Mutual Fire	Saukville	1,002 55	2,552 36	234
Scandia Mutual Fire	Tigerton	516 19	1,881 73	4,895
Scandinavian Mutual Fire.....	Scandinavia	1,417 77	704 94	
Scandinavian Mutual Fire.....	Manitowoc	260 89	708 26	2,265
Seneca, Sigel & Rudolph Mutual Fire..	Grand Rapids	80 77	2,900 47	11,238
Shelby Farmers Mutual Fire.....	La Crosse.....	4,588 59	7,238 94	13,647
Somers Mutual Fire	Somers	374 46		2,829
Stark Mutual Fire	Rockton	786 07	598 27	2,251
Stettin Mutual Fire	Edgar	1,254 84		3,448
Stockholm Mutual Fire	Stockholm		1,093 89	3,865
Stockton Town Mutual Fire.....	Wild Rose	629 97		6,535
Sullivan Mutual Fire.....	Rome	53 25	701 76	2,623
Summit Mutual Fire	Oconomowoc	192 36	58 71	136
Theresa Mutual Fire	Theresa	18 36	314 70	10,371
Town of Belgium Mutual Fire.....	Belgium	239 26	651 96	
Town of Clyman Mutual Fire.....	Watertown	280 71	91 84	3,635
Town of Concord Mutual Fire.....	Oconomowoc	270 13		2,750
Town of Herman Mutual Fire.....	Plymouth	45,564 02	8,148 95	
Town of Ho'land Mutual Fire.....	Cedar Grove.....	13,637 36	868 80	
Town of Jefferson Mutual Fire.....	Heenvile	6,303 98		17,463
Town of Lebanon Mutual Fire	Watertown	73 61	74 33	
Town of Montpelier Mutual Fire.....	Luxemburg	328 97	310 39	
Town of Sharon Mutual Fire.....	Sharon	44 54	188 88	794
Town of Watertown Mutual Fire.....	Watertown	1,883 74		2,113
Town of Wilson Mutual Fire.....	Sheboygan	6,544 09	4,482 11	
Trade Lake Mutual Fire.....	Trade Lake		3,104 35	10,513
Trempealeau County Mutual Fire.....	Galesville	574 73	381 10	5,714
Utica Farmers Mutual Fire.....	Viola	492 85	5,334 85	42
Utica Fire	Omro	1,388 96	763 36	3,111
Vernon Mutual Fire.....	Muskego	1,297 22	358 92	17
Vinland Mutual Fire.....	Neenah	1,926 01	670 08	3,442
Warren Mutual Fire.....	Roberts	275 15	988 20	10,408
Waupun Mutual Fire.....	Brandon	1,558 53	443 27	21
West Bend Mutual Fire.....	Jackson	1 68	970 71	8,133
Westford Mutual Fire.....	Fox Lake	115 53	579 09	
Winchester Mutual Fire.....	Larsen	301 36	308 81	
Wrightstown & Morrison Mutual Fire...	Greenleaf	19,611 17	7,396 04	
Total		\$657,176 44	\$311,620 45	\$676,194

STATISTICAL TABLES.

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Insurance Companies.

INCOME.

Policy fees.	Deduct for reinsurance, cancellations and dividends.	Total premiums and assessments less deductions.	All other.	Total income during the year.	Total assets of previous year and income.
(8)	(10-12)	(14)	(15-19)	(20)	(21)
\$217 50	.....	\$3,692 10	.....	\$3,692 10	\$5,378 89
76 50	\$131 49	1,906 34	\$200 00	2,106 34	2,141 23
112 00	2 80	1,852 79	100 00	1,952 79	1,974 76
146 00	.....	5,239 26	325 60	5,564 86	5,881 80
56 00	12 02	5,319 96	400 00	5,719 96	6,172 44
154 50	.....	154 50	100 00	254 50	399 12
324 00	.....	399 37	.....	399 37	2,507 12
116 50	.....	3,903 14	.....	3,903 14	4,311 34
319 50	217 40	2,399 14	52 50	2,451 64	6,161 16
167 25	41 76	9,226 29	4 00	9,230 29	9,250 02
360 56	.....	6,029 00	.....	6,029 00	8,511 51
81 50	.....	105 50	.....	105 50	443 39
238 50	95 55	2,929 72	.....	2,929 72	3,932 27
120 40	2 64	6,895 45	1,114 14	8,009 59	8,225 73
82 50	4 27	783 17	48 90	832 07	2,246 84
74 00	13 36	3,034 72	187 50	3,222 22	3,483 11
1,032 50	.....	15,171 28	3,883 34	19,054 62	19,135 39
867 20	904 11	20,849 24	56 04	20,905 25	25,492 87
148 50	.....	2,977 53	851 92	3,829 45	4,202 91
171 00	.....	3,020 61	1,346 00	4,366 61	5,152 68
632 00	.....	4,080 71	1,100 00	5,180 71	6,435 55
240 25	3 00	5,197 09	43 00	5,240 09	5,240 09
848 00	.....	7,383 43	8,300 00	15,683 43	16,313 40
165 50	7 36	3,466 72	.....	3,466 72	3,519 97
60 71	.....	255 68	516 00	771 68	964 04
322 50	.....	11,008 78	.....	11,008 78	11,027 14
130 00	.....	781 96	8 00	789 96	1,029 22
43 50	.....	3,771 17	.....	3,771 17	4,051 88
65 00	.....	2,815 92	.....	2,815 92	3,086 05
835 00	829 49	8,654 46	1,758 28	10,412 74	55,976 76
218 00	.....	1,085 80	1,122 48	2,209 28	15,846 64
77 50	.....	151 83	150 00	301 83	375 44
120 00	.....	430 39	.....	430 39	756 36
99 00	.....	1,082 63	.....	1,082 68	1,127 22
332 70	.....	2,446 17	40 00	2,486 17	4,369 91
1,564 00	.....	19,027 35	6,574 87	25,602 22	31,906 20
566 00	19 28	5,028 83	174 64	5,203 47	11,747 56
421 50	.....	14,039 21	401 35	14,440 56	14,440 56
303 00	32 46	6,365 69	.....	6,365 69	6,940 42
353 00	204 83	5,525 64	1,128 76	6,654 40	7,147 25
453 00	163 15	4,164 47	11 25	4,175 72	5,564 68
203 25	.....	579 57	.....	579 57	1,876 79
429 11	.....	4,541 87	24 00	4,566 47	6,492 48
532 50	.....	11,929 48	7,164 07	19,093 55	19,363 70
297 00	9 91	752 26	1 00	753 26	2,311 70
429 75	3 24	9,531 17	3,600 00	13,131 17	13,132 85
142 50	.....	721 59	550 00	1,271 59	1,387 12
144 00	23 23	429 58	.....	429 58	730 94
967 00	149 42	8,213 62	521 80	8,735 42	28,346 59
\$67,581 93	\$12,640 65	\$1,042,747 48	\$186,042 76	\$1,228,790 24	\$1,885,966 68

TABLE II.—Town Mutual Fire Insurance Companies.

Name of Company.	DISBURSEMENTS.				Balance.
	Paid for losses.	Total expenses.	All other.	Total disbursements.	
	(1)	(21)	(2-5)	(22)	
Albion Mutual Fire.....	\$7,005 88	\$1,185 13	.....	\$8,191 01	\$1,004 86
Alden & Black Brook Mutual Fire	2,496 55	760 61	.....	3,257 16	1,955 23
Apple River Scandinavian Mutual Fire	4,536 24	594 98	.....	5,131 22	1,403 88
Arklale Mutual Fire.....	541 68	899 38	\$500 00	1,941 06	875 64
Arlington Mutual Fire.....	5,462 03	1,117 36	.....	6,579 39	.....
Ashippun Mutual Fire.....	1,683 78	276 34	.....	1,960 12	741 45
Ashford Mutual Fire.....	2,911 65	470 67	25 84	3,408 16	1,100 36
Aurora Mutual Fire.....	7,435 70	1,559 33	3,838 44	12,833 47	506 21
Baraboo Farmers Mutual....	3,919 55	773 89	.....	4,693 44	3,753 68
Berlin Fire and Lightning....	12,020 00	1,926 71	.....	13,946 71	6,603 42
Berlin Fire	890 76	186 65	.....	1,077 41	191 70
Berry & Roxbury Mutual Fire	396 68	220 55	.....	617 23	648 72
Bloomfield Mutual Fire.....	2,804 75	809 63	1,000 00	4,614 38	1,287 66
Bloomington Mutual Fire....	6,412 52	1,867 12	3,750 00	12,029 64	671 37
Blue Mounds Mutual Fire & Lightning	2,149 63	323 59	.....	2,473 22	29 00
Bohemian Farmers Mut. Fire	2,843 70	443 92	.....	3,287 62	1,299 25
Bohemian Mutual Fire.....	6,109 00	1,550 56	2 50	7,662 06	43,811 16
Brighton Mutual Fire & Lightning	202 00	102 00	.....	304 00	419 80
Bristol Mutual Fire.....	78 75	130 80	.....	209 55	76 62
Burnett & Beaver Dam Mutual Fire	2,820 24	436 13	1,501 63	4,758 00	1,005 82
Calamus Mutual Fire.....	314 50	148 00	.....	462 50	65 24
Caledonia Farmers Mut. Fire	314 66	27 95	.....	342 61	2 17
Caledonia Town Mutual Fire	2,043 88	236 20	335 00	2,615 08	312 24
Caledonia Town	4,388 75	358 00	.....	4,746 75	268 41
Calumet Mutual Fire.....	8,887 51	3,812 54	5 25	12,705 30	10,255 18
Cedarburg Mutual Fire.....	5,843 43	2,503 29	52 26	8,398 98	19,620 93
Cicero Mutual Fire.....	4,352 19	1,129 10	601 78	6,083 07	1 65
Columbus Mutual Fire.....	4,679 43	464 25	1,653 64	6,797 32	446 82
Cottage Grove Mutual Fire..	5,573 84	1,117 29	.....	6,691 13	3,574 91
Crawford County Mutual Fire	9,409 28	972 85	4,802 05	15,184 18	1,290 22
Crystal Lake Mutual Fire....	5,288 47	681 18	1,254 66	7,224 31	92 78
Darlington Mutual Fire.....	20,096 60	2,777 83	13,000 00	35,874 43	4,353 35
Dayton Farmers Mutual Fire..	3,610 00	795 85	500 00	4,905 85	1,878 27
Dayton Mutual Fire.....	2,870 00	157 80	.....	3,027 80	1,712 55
Dodgeville Town	1,203 92	90 87	.....	1,294 79	530 59
Dupont Farmers Mutual Fire	7,896 75	1,233 11	33 00	9,130 19	346 71
Eagle Point Mutual Fire.....	22,923 65	2,485 95	6 23	25,415 83	14,996 28
Eastman Bohemian Mut. Fire	401 00	259 29	.....	660 29	3,970 36
Elba Mutual Fire.....	6,322 83	1,352 23	1 00	7,676 06	520 82
Etrick Scandinavian Mut. Fire	7,463 74	2,024 16	8 66	9,496 56	21,773 70
Fall Creek Farmers Mut. Fire	12,920 69	2,616 93	.....	15,537 62	5,616 63
Farmers Equity Town Mutual Fire	163 00	1,067 12	2 62	1,232 74	3,086 18
Farmers Home—Ellington ..	7,260 51	1,574 28	407 47	9,242 26	2,584 69
Farmers Home—Little Chute	894 65	132 60	.....	1,027 25	1,093 16
Farmers Mutual—Albany	2,591 50	503 19	.....	3,094 69	1,018 21
Farmers Mutual—Bristol	362 18	109 74	.....	471 92	189 25
Farmers Mutual—Burlington..	2,596 55	442 91	.....	3,039 46	354 97
Farmers Mutual—Clarno	9,190 93	1,038 25	4,300 00	14,529 18	2,551 94
Farmers Mutual—Menomonie..	13,830 35	3,182 34	.....	17,012 69	9,510 57
Farmers Mutual—Dover	3,250 87	192 90	120 00	3,562 87	—56 36

TABLE II.—Town Mutual Fire Insurance Companies.

Name of Company.	DISBURSEMENTS.				Balance.
	Paid for losses.	Total expenses.	All other.	Total disbursements.	
	(1)	(21)	(2-5)	(22)	
Farmers Mutual—Franklin ..	\$7,543 64	\$998 56	.....	\$8,542 20	\$526 87
Farmers Mutual—Geneva	3,619 92	778 85	\$664 11	5,062 88	21 58
Farmers Mutual—Greenfield ..	8,196 17	1,031 84	.....	9,228 01	245 90
Farmers Mutual—Grover	5,519 00	900 27	1,500 00	7,919 27	1,358 70
Farmers Mutual—Harmony ..	4,000 14	1,050 75	24 89	5,075 78	1,483 92
Farmers Mutual—Johnstown..	1,851 00	151 00	.....	2,002 00	—40 47
Farmers Mutual—Koshkonong	5,007 21	281 49	.....	5,288 70	387 90
Farmers Mutual—Lewiston ..	1,738 58	477 53	900 00	3,116 11	640 41
Farmers Mutual—Marcellon ..	3,930 68	475 48	.....	4,406 16	1,573 67
Farmers Mutual—Mukwanago	3,282 12	1,114 15	1,550 00	5,946 27	642 88
Farmers Mutual—Newark	8,414 14	935 44	5,000 00	12,399 58	881 75
Farmers Mutual—New Berlin..	2,372 85	213 71	750 00	3,336 56	180 86
Farmers Mutual—Otsego	2,776 00	576 92	1,500 17	4,853 09	2,867 27
Farmers Mutual—Ripon	3,977 70	778 68	.....	4,756 38	2,603 86
Farmers Mutual—Solon Springs	860 00	285 05	358 80	1,503 85	3 49
Farmers Mutual—Spring Prair- rie	4,313 15	558 19	2,000 00	6,871 34	1,650 24
Farmers Mutual—Sugar Creek	9,803 92	981 71	21	10,785 84	302 67
Farmers Mutual—Troy	566 38	265 83	54	822 75	2,906 65
Farmers Mutual—Union	11,703 38	1,318 00	.....	13,021 38	359 12
Farmers Mutual—Walworth ..	3,696 63	335 25	.....	4,031 88	360 75
Farmers Mutual—Waterford..	589 08	221 35	.....	810 43	774 67
Farmers Mutual—Waukesha...	11,056 77	1,358 24	3,000 00	15,415 01	—227 92
Farmers Mutual—Wauwatosa ..	3,604 63	821 47	600 00	5,026 10	3,041 81
Farmers Mutual—Wayne	188 33	86 90	.....	275 23	133 40
Farmers Mutual—Wonewoe ..	8,791 57	1,241 49	8,500 00	18,533 06	.....
Farmers Mutual—Yorkville & Mt. Pleasant	2,205 26	704 04	2 60	2,911 90	1,988 97
Farmers Mutual—Lake	3,475 50	358 95	.....	3,834 45	206 78
Farmers Mutual—Sparta	2,223 27	695 37	2,500 00	5,418 64	295 80
Farmers Mutual Protective— Medina & York	2,413 25	582 61	25 00	3,020 86	1,827 76
Farmers Mutual Town—Bay- field County .....	.....	19 00	.....	19 00	711 14
Farmers Mutual Town—Hay- ward	711 17	109 00	.....	820 17	50 05
Farmers Mutual Town—Hau- gen	410 17	218 50	.....	628 67	563 87
Farmers Mutual Town—Eagle	1,652 42	180 16	500 00	2,332 58	142 67
Farmers Mutual Town—But- ternut	1,014 25	323 45	300 00	1,637 70	60 48
Farmers Mutual Town—Spring Grove	7,438 16	711 65	2,360 00	10,509 81	59 09
Farmers Mutual Town—Tomah	7,249 94	1,230 39	.....	8,480 33	106 98
Farmington Mutual Fire.....	4,585 48	1,072 70	.....	5,658 18	3,200 88
Fountain City Mutual Fire...	8,270 51	2,309 99	27 32	10,607 82	554 14
Franklin Farmers Mutual Fire	10,490 51	1,556 00	4,500 33	16,546 84	1,637 83
German Farmers Mutual— Ridgeville	3,100 00	256 25	.....	3,356 25	6,978 83
German Mutual Farmers—Ke- waunee	6,266 48	1,528 72	.....	7,795 20	26,441 48
German Mutual Farmers— Mishicott	319 50	765 20	293 39	1,378 09	26,758 55
German Mutual Fire—Au- burn	9,406 51	1,406 12	1,800 00	12,612 63	4,534 34
German Mutual Fire Society —Liberty	8,841 45	1,244 21	3,900 35	14,076 01	1,055 16

TABLE II.—Town Mutual Fire Insurance Companies.

Name of Company.	DISBURSEMENTS.				Balance.
	Paid for losses.	Total expenses.	All other.	Total disbursements.	
	(1)	(2)	(2-5)	(22)	
German Mutual Fire Society					
Marion	\$8,082 30	\$594 56	\$6,939 32	\$15,616 18	\$490 75
Hamburg Town Mutual Fire	4,276 00	1,611 61		5,887 61	38,171 13
Hartland Farmers Mutual Fire	12,167 91	1,187 32	1,000 00	14,355 23	2,020 57
Henrietta Greenwood & Union Mutual Fire	158 00	151 20		309 20	2,317 42
Hull Town Mutual Fire.....	2,296 00	570 10	300 00	3,166 10	485 38
Hutisford Farmers Mutual Fire	7,694 30	974 68	2,015 00	10,683 98	778 15
Irving Mutual Fire.....	1,279 55	724 34		2,003 89	673 58
Ixonia Mutual Fire.....	1,221 88	155 79	1,000 00	2,377 67	362 59
Jamestown Mutual Fire.....	900 25	517 50		1,417 75	1,560 09
La Crosse County Scandinavian Mutual Fire.....	432 63	255 75		688 38	1,749 41
Lima Mutual Fire	175 00	92 55		267 55	200 04
Linden Town Mutual Fire...	4,800 00	488 47		5,297 47	1,485 55
Linden Town Fire.....	4,565 85	558 57	725 00	5,849 42	542 72
Lisbon Fire	2,588 07	431 90	34	3,017 31	
Lisbon Mutual Fire.....	1,685 94	305 74		1,991 68	753 13
Little Black Farmers Mutual Fire	1,838 50	1,272 61	1 40	3,112 51	27,462 43
Lodi Farmers Mutual Fire..	4,040 55	436 28	450 69	4,927 52	274 31
Luck Mutual Fire	3,721 04	952 81		4,673 85	4,642 65
Lynn Mutual Fire	17,615 83	4,406 24	5,000 00	27,022 07	849 11
Manchester, Kingston & Marquette Mutual Fire.....	2,382 35	700 21		3,082 56	1,107 88
Manitowoc Rapids Farmers Mutual Fire	6,049 75	623 53		6,673 28	20,144 20
Maple Valley Mutual Fire...	5,880 27	1,736 91	11 50	7,628 68	8,774 63
Martell Mutual Fire	6,126 93	1,617 43		7,744 36	2,907 36
Mazomanie & Black Earth Mutual Fire	1,903 00	492 10	1,000 00	3,395 10	1,330 24
McMillan Grange Mutual Fire	2,201 50	1,357 74	45	3,559 69	965 75
Meeme Mutual Fire.....	9,359 96	1,221 57	10 72	10,592 25	4,291 49
Menomonie, Granville & Germantown Mutual Fire ...	3,742 61	1,103 57	500 39	5,346 57	1,864 42
Merrimac Mutual Fire	4,105 51	412 51		4,518 02	96 42
Middleton Fire & Lightning Mt. Morris Norwegian Mutual Fire	7,134 64	1,700 43	11 35	8,846 42	2,674 90
Fire	4,967 83	721 63	229 47	5,918 93	1,303 30
Mt. Pleasant Mutual Fire ..	11,959 28	698 38	1,305 55	13,963 21	2,089 48
Mutual Farmers Fire—Newton	6,276 00	552 50		6,828 50	21,553 53
Mutual Farmers Fire—Westfield	3,322 56	565 65		3,888 21	2,215 96
Mutual Fire—Courtland	1,132 17	103 44	350 00	1,585 61	
Mutual Fire—Hampden	2,098 84	133 93		2,232 77	200 57
Mutual Fire—Jefferson	4,688 25	439 72	3,660 00	8,787 97	1,078 76
Mutual Fire—La Prairie	15,031 22	1,359 01	1 38	16,391 61	3,576 84
Mutual Fire—Marshfield	5,194 05	1,449 29		6,643 34	1,767 93
Mutual Fire—Liberty Grove ..	1,932 35	104 57		2,036 92	2,359 27
Mutual Fire—Oconomowoc ..	1,160 30	145 00	50 00	1,355 30	256 49
Mutual Fire—Sevastapol	9,688 04	2,121 58		11,809 62	6,706 11
Mutual Fire—Trenton	373 80	294 77		668 57	421 29
Mutual Fire—Turtle					
Mutual Home Fire		121 22		121 22	9,383 54
Nekimi Mutual Fire.....	6,665 75	576 72	3,000 00	10,242 47	225 99

TABLE II.—Town Mutual Fire Insurance Companies.

Name of Company.	DISBURSEMENTS.				Balance.
	Paid for losses.	Total expenses.	All other.	Total disbursements.	
	(1)	(21)	(2-5)	(22)	
Neva Mutual Fire.....	\$2,401 33	\$863 23	.....	\$3,264 56	\$12,554 67
New Denmark Mutual Home	5,789 01	1,273 16	.....	7,062 17	25,421 72
New Hope Norwegian Mutual	785 55	768 62	\$0 42	1,554 59	2,860 75
Fire	8,431 76	946 95	.....	9,378 71	1,463 13
Oakfield Farmers Mutual Fire	.....	.....	.....	.....	.....
Oak Grove Mutual Fire—Bar-	11,070 49	2,275 48	4,500 00	17,845 97	2,312 61
ron County .....	.....	.....	.....	.....	.....
Oak Grove Mutual Fire—	.....	.....	.....	.....	.....
Dodge County	115 85	215 80	300 42	632 07	—0 46
Oakland Mutual Fire.....	217 02	153 90	190 00	560 92	155 28
Oregon Mutual Fire.....	185 50	180 90	59	366 99	99 20
Paris Mutual Fire	690 00	112 20	200 00	992 20	396 26
Pella Mutual Fire.....	2,965 82	489 64	.....	3,455 46	3,309 15
Perry Mutual Fire.....	9,938 35	578 61	.....	10,516 96	757 85
Pigeon Mutual Fire	10,954 58	2,031 45	178 76	13,164 79	8,910 67
Plain Mutual Fire.....	922 90	304 99	800 00	2,027 89	476 35
Plymouth Mutual Fire	4,083 15	423 20	.....	4,506 35	114 20
Portage County Polish Fire	4,439 72	1,230 39	3,300 00	8,970 11	888 48
Price County Mutual Fire....	2,379 73	815 52	.....	3,195 25	2,183 64
Primrose Mutual Fire.....	1,293 17	201 78	400 00	1,894 95	246 28
Princeton & St. Marie Mu-	710 00	231 00	100 00	1,041 00	933 76
tual Fire	5,551 40	330 40	.....	5,881 80	.....
Pulaski Mutual Fire	4,928 99	250 94	400 00	5,579 93	592 51
Randolph & Scott Mutual	.....	.....	.....	.....	.....
Fire	171 05	200 00	.....	371 05	28 07
Raymond Mutual Fire.....	1,187 30	550 55	.....	1,746 85	760 67
Reedsburg Mutual Fire	2,615 06	300 26	4 21	2,919 53	1,391 81
Richmond Mutual Fire.....	5,036 00	590 71	.....	5,676 71	484 45
River Falls Mutual Fire.....	3,036 46	966 33	200 00	4,202 79	5,056 23
Rockland Mutual Fire.....	4,960 78	1,025 13	3 64	5,989 55	2,521 96
Rosendale Mutual Fire	47 50	100 63	.....	148 13	295 26
Salem Mutual Fire & Light-	2,326 16	957 76	44 63	3,328 60	603 67
ning	3,145 41	748 28	2,000 00	5,893 69	2,632 09
Saukville Mutual Fire.....	743 70	155 85	.....	899 55	1,350 29
Scandia Mutual Fire.....	2,491 68	220 82	187 50	2,900 00	583 11
Scandinavian Mutual Town	.....	.....	.....	.....	.....
Seneca, Sigel & Rudolph Mu-	9,229 20	2,584 38	4,200 00	16,013 58	3,121 81
tual Fire	11,173 76	2,150 52	97	13,325 25	12,168 62
Shelby Farmers Mutual Fire	3,835 75	368 16	.....	4,203 91	.....
Somers Mutual Fire	2,253 12	714 74	1,346 00	4,313 86	838 82
Stark Mutual Fire.....	2,424 24	986 36	1,100 00	4,510 60	1,924 95
Stettin Mutual Fire.....	1,897 28	851 25	361 72	3,110 25	2,129 84
Stockholm Mutual Fire.....	10,500 52	2,044 13	3,500 00	16,044 65	268 75
Stockton Town Mutual Fire.	1,118 02	506 45	1,850 00	3,474 47	45 50
Sullivan Mutual Fire	717 50	148 70	25 00	891 20	72 84
Summit Mutual Fire	9,109 32	962 36	11	10,071 79	955 35
Theresa Mutual Fire.....	82 00	271 94	12 89	366 83	662 39
Town of Belgium Mutual	3,386 00	119 00	8 53	3,513 53	538 35
Fire	2,382 35	142 75	.....	2,525 10	560 95
Town of Clyman Mutual Fire	8,214 45	2,005 35	6 41	10,226 21	45,750 55
Town of Concord Mutual Fire	.....	.....	.....	.....	.....
Town of Herman Mutual Fire	.....	.....	.....	.....	.....

TABLE II.—Town Mutual Fire Insurance Companies.

Name of Company.	DISBURSEMENTS.				Balance.
	Paid for losses.	Total expenses.	All other.	Total disbursements.	
	(1)	(2)	(2-5)	(22)	
				(23)	
Town of Holland Mutual Fire	\$2,848 45	\$411 91	\$1 70	\$3,262 06	\$12,584 58
Town of Jefferson Mutual Fire	21,463 83	2,462 44	6,522 46	30,448 73	1,457 47
Town of Lebanon Mutual Fire	268 11	94 62	.....	362 73	12 71
Town of Montpelier Mutual Fire	8 00	274 48	.....	282 48	476 88
Town of Sharon Mutual Fire	491 50	173 86	.....	665 36	461 86
Town of Watertown Mutual Fire	3,205 50	457 14	38	3,663 02	706 89
Town of Wilson Mutual Fire	2,313 40	1,031 73	6 05	3,156 18	8,501 38
Trade Lake Mutual Fire.....	9,772 50	1,209 31	1,082 27	12,064 08	2,376 48
Trempealeau County Mutual Fire	1,500 59	911 48	2,500 00	4,912 07	2,028 35
Utica Farmers Mutual Fire..	5,173 70	1,219 60	.....	6,393 30	753 95
Utica Fire	3,163 42	951 24	.....	4,114 66	1,450 02
Vernon Mutual Fire	1,149 65	258 29	.....	1,407 94	468 85
Vinland Mutual Fire.....	2,278 60	551 87	.....	2,830 47	3,662 01
Warren Mutual Fire.....	13,962 93	1,477 44	3,589 92	19,030 29	338 41
Waupun Mutual Fire.....	1,621 12	480 22	.....	2,101 34	210 45
West Bend Mutual Fire.....	7,647 31	1,296 03	3,600 00	12,543 34	589 51
Westford Mutual Fire.....	676 64	321 48	610 53	1,608 65	—221 53
Winchester Mutual Fire.....	101 86	170 22	.....	272 08	458 86
Wrightstown & Morrison Mutual Fire	7,680 14	1,417 61	55 61	9,153 36	19,193 23
Total	\$901,331 53	\$165,886 72	\$149,070 40	\$1,220,492 56	\$665,474 12

TABLE III.—Town Mutual Fire Insurance Companies.

Name of Company.	LEDGER ASSETS.				Total ledger assets.
	Cash.	Loans on mortgages on real estate.	Bills receivable and agents' debit balances secured.	All other.	
	(1-5)	(7)	(8-10)	(6: 11-14)	
Albion Mutual Fire.....	\$575 22			\$429 64	\$1,004 86
Alden & Black Brook Mutual Fire.....	1,870 12		\$85 11		1,955 23
Apple River Scandinavian Mutual Fire.....	1,403 88				1,403 88
Arkdale Mutual Fire	875 64				875 64
Arlington Mutual Fire					
Ashippun Mutual Fire.....	741 45				741 45
Ashford Mutual Fire.....	1,100 36				1,100 36
Aurora Mutual Fire	261 12		335 09		596 21
Baraboo Farmers Mutual	3,753 68				3,753 68
Berlin Fire & Lightning	3,204 90		3,398 52		6,603 42
Berlin Fire	191 70				191 70
Berry & Roxbury Mutual Fire.....	648 72				648 72
Bloomfield Mutual Fire	1,287 66				1,287 66
Bloomington Mutual Fire	671 37				671 37
Blue Mounds Mutual Fire & Lightning	29 00				29 00
Bohemian Farmers Mutual Fire.....	1,299 25				1,299 25
Bohemian Mutual Fire.....	11 16	\$43,800 00			43,811 16
Brighton Mutual Fire & Lightning....	419 80				419 80
Bristol Mutual Fire	76 62				76 62
Burnett & Beaver Dam Mutual Fire..	1,005 82				1,005 82
Calamus Mutual Fire	65 24				65 24
Caledonia Farmers Mutual Fire.....	2 17				2 17
Caledonia Town Mutual Fire.....	312 24				312 24
Caledonia Town	268 41				268 41
Calumet Mutual Fire	6,801 99			3,453 19	10,255 18
Cedarburg Mutual Fire	4,003 06		13,817 87	1,800 00	19,620 93
Cicero Mutual Fire	1 65				1 65
Columbus Mutual Town.....	446 82				446 82
Cottage Grove Mutual Fire.....	3,574 91				3,574 91
Crawford County Mutual Fire.....			1,290 22		1,290 22
Crystal Lake Mutual Fire	92 78				92 78
Darlington Mutual Fire	4,353 35				4,353 35
Dayton Farmers Mutual Fire	1,878 27				1,878 27
Dayton Mutual Fire.....	897 55	815 00			1,712 55
Dodgeville Town	530 59				530 59
Dupont Farmers Mutual Fire.....	346 71				346 71
Eagle Point Mutual Fire.....	14,996 28				14,996 28
Eastman Bohemian Mutual Fire.....	1,248 72		2,721 64		3,970 36
Elba Mutual Fire	520 82				520 82
Etrick Scandinavian Mutual Fire...	12,700 41		9,073 29		21,773 70
Fall Creek Farmers Mutual Fire.....	5,616 63				5,616 63
Farmers Equity Town Mutual Fire.....	3,058 93		27 25		3,086 18
Farmers Home—Ellington	2,584 69				2,584 69
Farmers Home—Little Chute	1,093 16				1,093 16
Farmers Mutual—Albany	1,018 21				1,018 21
Farmers Mutual—Bristol	189 25				189 25
Farmers Mutual—Burlington	354 97				354 97
Farmers Mutual—Clarno	2,551 94				2,551 94
Farmers Mutual—Menomonie	2,267 25		7,243 32		9,510 57

TABLE III.—Town Mutual Fire Insurance Companies.

Name of Company.	LEDGER ASSETS.				
	Cash.	Loans on mortgages on real estate.	Bills receivable and agents' debit balances secured.	All other.	Total ledger assets.
	(1-5)	(7)	(8-10)	(6; 11-14)	(15)
Farmers Mutual—Dover.....	—\$56 36				—\$56 36
Farmers Mutual—Franklin	526 87				526 87
Farmers Mutual—Geneva	21 58				21 58
Farmers Mutual—Greenfield	245 90				245 90
Farmers Mutual—Grover	4 13	\$700 00	\$654 57		1,358 70
Farmers Mutual—Harmony	1,483 92				1,483 92
Farmers Mutual—Johnstown	—40 47				—40 47
Farmers Mutual—Koshkonong	387 90				387 90
Farmers Mutual—Lewiston	640 41				640 41
Farmers Mutual—Marcellon	1,573 67				1,573 67
Farmers Mutual—Mukwonago	642 88				642 88
Farmers Mutual—Newark	740 00		141 75		881 75
Farmers Mutual—New Berlin	180 86				180 86
Farmers Mutual—Otsego	2,867 27				2,867 27
Farmers Mutual—Ripon	2,603 86				2,603 86
Farmers Mutual—Solon Springs	3 49				3 49
Farmers Mutual—Spring Prairie	1,650 24				1,650 24
Farmers Mutual—Sugar Creek	302 67				302 67
Farmers Mutual—Troy	2,906 65				2,906 65
Farmers Mutual—Union	359 12				359 12
Farmers Mutual—Walworth	360 75				360 75
Farmers Mutual—Waterford	774 67				774 67
Farmers Mutual—Waukesha	—227 92				—227 92
Farmers Mutual—Wauwatosa	3,041 81				3,041 81
Farmers Mutual—Wayne	133 40				133 40
Farmers Mutual—Wonewoc					
Farmers Mutual—Yorkville & Mt. Pleasant	1,988 97				1,988 97
Farmers Mutual—Lake	206 78				206 78
Farmers Mutual—Sparta	295 80				295 80
Farmers Mutual Protective—Medina & York	1,827 76				1,827 76
Farmers Mutual Town—Bayfield County	618 10		93 04		711 14
Farmers Mutual Town—Hayward	50 05				50 05
Farmers Mutual Town—Haugen	566 87				566 87
Farmers Mutual Town—Eagle	142 67				142 67
Farmers Mutual Town—Butternut	90 48				90 48
Farmers Mutual Town—Spring Grove	59 09				59 09
Farmers Mutual Town—Tomah	106 98				106 98
Farmington Mutual Fire	3,200 88				3,200 88
Fountain City Mutual Fire.....	554 14				554 14
Franklin Farmers Mutual Fire.....	1,637 02				1,637 02
German Farmers Mutual—Ridgeville ..	334 33	6,644 50			6,978 83
German Mutual Farmers—Kewaunee ..	4,037 07	13,275 00	8,645 00	\$454 41	26,411 48
German Mutual Farmers—Mishicott ..	1,822 99	16,130 00	8,805 56		26,758 55
German Mutual Fire—Auburn	4,534 34				4,534 34
German Mutual Fire Society—Liberty ..	1,055 16				1,055 16
German Mutual Fire Society—Marion ..	490 75				490 75
Hamburg Town Mutual Fire	4,235 93	32,990 25		944 95	38,171 13
Hartland Farmers Mutual Fire.....	2,020 57				2,020 57
Henrietta Greenwood & Union Mutual Fire	2,317 42				2,317 42

TABLE III.—Town Mutual Fire Insurance Companies.

Name of Company.	LEDGER ASSETS.				
	Cash.	Loans on mortgages on real estate.	Bills receivable and agents' debit balances secured.	All other	Total ledger assets.
	(1-5)	(7)	(8-10)	(6: 11-14)	(15)
Hull Town Mutual Fire.....	\$485 38				\$485 38
Huttsford Farmers Mutual Fire.....	778 15				778 15
Irving Mutual Fire.....	662 28		\$11 30		673 58
Ixonla Mutual Fire.....	362 59				362 59
Jamestown Mutual Fire.....	1,560 09				1,560 09
La Crosse County Scandinavian Mutual Fire.....	1,749 21				1,749 21
Lima Mutual Fire.....	200 04				200 04
Linden Town Mutual Fire.....	1,485 55				1,485 55
Linden Town Fire.....	542 72				542 72
Lisbon Fire.....					
Lisbon Mutual Fire.....	753 13				753 13
Little Black Farmers Mutual Fire.....	2,982 43	\$24,480 00			27,462 43
Lodi Farmers Mutual Fire.....	274 31				274 31
Luck Mutual Fire.....	4,642 65				4,642 65
Lynn Mutual Fire.....	764 21		84 90		849 11
Manchester, Kingston & Marquette Mutual Fire.....	1,107 88				1,107 88
Manitowoc Rapids Farmers Mut. Fire.....	2,559 20	17,585 00			20,144 20
Maple Valley Mutual Fire.....	3,353 63	3,700 00	1,721 00		8,774 63
Martell Mutual Fire.....	2,338 50		568 86		2,907 36
Mazomanie & Black Earth Mutual Fire.....	1,330 24				1,330 24
McMillan Grange Mutual Fire.....	965 75				965 75
Meeme Mutual Fire.....	4,291 49				4,291 49
Meromonic, Granville & Germantown Mutual Fire.....	1,864 42				1,864 42
Merrimac Mutual Fire.....	96 42				96 42
Middleton Fire & Lightning.....	2,674 90				2,674 90
Mt. Morris Norwegian Mutual Fire....	1,303 30				1,303 30
Mt. Pleasant Mutual Fire.....	2,089 48				2,089 48
Mutual Farmers Fire—Newton.....	1,128 53	\$19,475 00	\$950 00		21,553 53
Mutual Farmers Fire—Westfield.....	2,215 96				2,215 96
Mutual Fire—Courtland.....					
Mutual Fire—Hampden.....	200 57				200 57
Mutual Fire—Jefferson.....	1,098 76				1,098 76
Mutual Fire—La Prairie.....	3,576 84				3,576 84
Mutual Fire.....	1,767 93				1,767 93
Mutual Fire—Liberty Grove.....	2,359 27				2,359 27
Mutual Fire—Oconomowoc.....	256 49				256 49
Mutual Fire—Sevastapol.....	3,139 40	600 00	2,475 71	\$491 00	6,706 11
Mutual Fire—Trenton.....	421 29				421 29
Mutual Fire—Turtle.....					
Mutual Home Fire.....	843 79	5,239 75	3,300 00		9,383 54
Nekimi Mutual Fire.....	225 99				225 99
Neva Mutual Fire.....	800 67	700 00	7,870 00	3,094 00	12,554 67
New Denmark Mutual Home.....	5,376 01		19,400 00	645 71	25,421 72
New Hope Norwegian Mutual Fire.....	2,510 75		350 00		2,860 75
Oakfield Farmers Mutual Fire.....	1,463 13				1,463 13
Oak Grove Mut. Fire—Barron County.....	2,312 61				2,312 61
Oak Grove Mut. Fire—Dodge County..	—9 46				—9 46
Oakland Mutual Fire.....	155 28				155 28
Oregon Mutual Fire.....	99 20				99 20
Paris Mutual Fire.....	896 26				896 26

TABLE III.—Town Mutual Fire Insurance Companies.

Name of Company.	LEDGER ASSETS.				
	Cash.	Loans on mortgages on real estate.	Bills receivable and agents' debit balances secured.	All other.	Total ledger assets.
	(1-5)	(7)	(8-10)	(6: 11-14)	(15)
Pella Mutual Fire.....	\$3,309 15				\$3,309 15
Perry Mutual Fire.....	757 85				757 85
Pigeon Mutual Fire.....	5,356 02		\$3,554 65		8,910 67
Plain Mutual Fire.....	476 35				476 35
Plymouth Mutual Fire.....	114 20				114 20
Portage County Polish Fire.....	888 48				888 48
Price County Mutual Fire.....	2,183 64				2,183 64
Primrose Mutual Fire.....	246 28				246 28
Princeton & St. Marie Mutual Fire.....	933 76				933 76
Pulaski Mutual Fire.....					
Randolph & Scott Mutual Fire.....	592 51				592 51
Raymond Mutual Fire.....	28 07				28 07
Reedsburg Mutual Fire.....	760 67				760 67
Richmond Mutual Fire.....	1,391 81				1,391 81
River Falls Mutual Fire.....	484 45				484 45
Rockland Mutual Fire.....	65 69		4,990 54		5,056 23
Rosendale Mutual Fire.....	2,521 96				2,521 96
Salem Mutual Fire & Lightning.....	295 26				295 26
Saukville Mutual Fire.....	371 85		231 82		603 67
Scandia Mutual Fire.....	2,632 09				2,632 09
Scandinavian Mutual Fire.....	1,108 08		242 21		1,350 29
Scandinavian Mutual Town.....	583 11				583 11
Seneca, Sigel & Rudolph Mutual Fire.....	3,121 81				3,121 81
Shelby Farmers Mutual Fire.....	10,168 62		2,000 00		12,168 62
Somers Mutual Fire.....					
Stark Mutual Fire.....	238 82				238 82
Stettin Mutual Fire.....	1,924 95				1,924 95
Stockholm Mutual Fire.....	2,129 84				2,129 84
Stockton Town Mutual Fire.....	268 75				268 75
Sullivan Mutual Fire.....	45 50				45 50
Summit Mutual Fire.....	72 84				72 84
Theresa Mutual Fire.....	955 35				955 35
Town of Belgium Mutual Fire.....	662 39				662 39
Town of Clyman Mutual Fire.....	538 35				538 35
Town of Concord Mutual Fire.....	560 95				560 95
Town of Herman Mutual Fire.....	12,363 01	\$23,300 00	10,087 54		45,750 55
Town of Holland Mutual Fire.....	364 58	10,025 00	2,195 00		12,584 58
Town of Jefferson Mutual Fire.....	1,457 47				1,457 47
Town of Lebanon Mutual Fire.....	12 71				12 71
Town of Montpelier Mutual Fire.....	476 88				476 88
Town of Sharon Mutual Fire.....	461 86				461 86
Town of Watertown Mutual Fire.....	306 89		400 00		706 89
Town of Wilson Mutual Fire.....	4,774 95	1,600 00		\$2,216 43	8,591 38
Trade Lake Mutual Fire.....	2,376 48				2,376 48
Trempealeau County Mutual Fire.....	2,028 35				2,028 35
Utica Farmers Mutual Fire.....	128 76		625 19		753 95
Utica Fire.....	1,450 02				1,450 02
Vernon Mutual Fire.....	468 85				468 85
Vinland Mutual Fire.....	3,662 01				3,662 01
Warren Mutual Fire.....	338 41				338 41

TABLE III.—Town *Mutual Fire Insurance Companies.*

Name of Company.	LEDGER ASSETS.				
	Cash. (1-5)	Loans on mortgages on real estate. (7)	Bills receivable and agents' debit balances secured. (8-10)	All other. (6; 11-14)	Total ledger assets. (15)
Waupun Mutual Fire.....	\$210 45	.....	.....	.....	\$210 45
West Bend Mutual Fire.....	589 51	.....	.....	.....	589 51
Westford Mutual Fire.....	—221 53	.....	.....	.....	—221,53
Winchester Mutual Fire.....	458 86	.....	.....	.....	458 86
Wrightstown & Morrison Mutual Fire..	16,753 82	.....	\$2,439 41	.....	19,193 23
Total	\$311,054 93	\$221,059 50	\$119,830 36	\$13,529 33	\$665,474 12

TABLE IV.—Town Mutual Fire

Name of Company.	NON-LEDGER ASSETS.			
	Unpaid assessments levied on or after Nov. 1, of current year.	Unpaid assessments levied during current year prior to Nov. 1, and prior to current year.	All other.	Total.
	(17)	(18 19)	(21-24)	(25)
Albion Mutual Fire.....				
Alden & Black Brook Mutual Fire.....		\$189 77	\$72 00	\$261 77
Apple River Scandinavian Mutual Fire.....		201 92	105 00	306 92
Arkdale Mutual Fire.....			46 00	46 00
Arlington Mutual Fire.....			130 00	130 00
Ashippun Mutual Fire.....			20 00	20 00
Ashford Mutual Fire.....		6 23	122 00	128 23
Aurora Mutual Fire.....		2,949 13	140 00	3,089 13
Baraboo Farmers Mutual.....	\$125 02	54 79	65 00	244 81
Berlin Fire & Lightning.....			400 00	400 00
Berlin Fire.....			60 00	60 00
Berry & Roxbury Mutual Fire.....				
Bloomfield Mutual Fire.....			300 00	300 00
Bloomington Mutual Fire.....		476 00	330 00	806 00
Blue Mounds Mutual Fire & Lightning.....			100 00	100 00
Bohemian Farmers Mutual Fire.....				
Bohemian Mutual Fire.....			100 00	100 00
Brighton Mutual Fire & Lightning.....			30 00	30 00
Bristol Mutual Fire.....				
Burnett & Beaver Dam Mutual Fire.....				
Calamus Mutual Fire.....			30 00	30 00
Caledonia Farmers Mutual Fire.....				
Caledonia Town Mutual Fire.....			67 00	67 00
Caledonia Town.....		17 21	60 00	77 21
Calumet Mutual Fire.....		9,979 53	150 00	10,129 53
Cedarburg Mutual Fire.....			580 89	580 89
Cicero Mutual Fire.....			85 00	85 00
Columbus Mutual Town.....				
Cottage Grove Mutual Fire.....		392 42	115 00	507 42
Crawford County Mutual Fire.....		2,563 17	65 00	2,433 17
Crystal Lake Mutual Fire.....			503 38	503 38
Darlington Mutual Fire.....	350 00		100 00	450 00
Dayton Farmers Mutual Fire.....		190 27	50 00	240 27
Dayton Mutual Fire.....		83 38		83 38
Dodgeville Town.....			10 00	10 00
Dupont Farmers Mutual Fire.....			80 00	80 00
Eagle Point Mutual Fire.....		300 00	185 00	485 00
Eastman Bohemian Mutual Fire.....			70 00	70 00
Elba Mutual Fire.....		1 65	250 00	251 65
Etrick Scandinavian Mutual Fire.....			70 00	70 00
Fall Creek Farmers Mutual Fire.....		52 54	225 00	277 54
Farmers Equity Town Mutual Fire.....			92 54	92 54
Farmers Home—Ellington.....			516 40	516 40
Farmers Home—Little Chute.....			48 00	48 00
Farmers Mutual—Albany.....		162 12	105 00	267 12
Farmers Mutual—Bristol.....			35 00	35 00
Farmers Mutual—Burlington.....			100 00	100 00
Farmers Mutual—Clarno.....		764 73	50 00	814 73
Farmers Mutual—Menomonie.....		824 85	128 75	953 60
Farmers Mutual—Dover.....				

Insurance Companies.

Gross assets.	DEDUCT ASSETS NOT ADMITTED.			Total admitted assets.
	Unpaid assessments levied during current year prior to Nov. 1. and prior to current year.	All other.	Deduct total assets not admitted.	
(26)	(1-2)	(4-8)	(9)	(10)
\$1,004 86				\$1,004 86
2,217 00	\$189 77	\$157 11	\$346 88	1,870 12
1,710 80	201 92	105 00	306 92	1,403 88
921 64		46 00	46 00	875 64
130 00		130 00	130 00	
761 45		20 00	20 00	741 45
1,228 64	6 28	122 00	128 28	1,100 36
3,685 34	2,949 13	475 09	3,424 22	261 12
3,906 49	54 79	65 00	119 79	3,878 70
7,003 42		400 00	400 00	6,603 42
251 70		60 00	60 00	191 70
643 72				618 72
1,587 66		300 00	300 00	1,287 66
1,477 37	476 00	330 00	806 00	671 37
129 00		100 00	100 00	29 00
1,299 25				1,299 25
46,911 16		100 00	100 00	43,811 16
449 80		30 00	30 00	419 80
76 62				76 62
1,005 82				1,005 82
95 24		30 00	30 00	65 24
2 17				2 17
379 24		67 00	67 00	312 24
845 62	17 21	60 00	77 21	268 41
30,384 71	9,979 53	150 00	10,129 53	10,255 18
30,201 82		530 50	530 50	19,671 32
86 65		85 00	85 00	1 65
446 82				446 82
4,082 33	392 42	115 00	507 42	3,574 91
3,728 39	2,368 17	1,355 22	3,723 39	
596 16	503 38		503 38	92 78
4,803 35	350 00	100 00	450 00	4,353 35
2,118 54	190 27	50 00	240 27	1,878 27
1,795 93				1,795 93
540 59		10 00	10 00	530 59
426 71		80 00	80 00	346 71
15,481 28	300 00	185 00	485 00	14,996 28
4,040 36		70 00	70 00	3,970 36
772 47	1 65	250 00	251 65	520 82
31,843 70		70 00	70 00	21,773 70
3,894 17	52 54	225 00	277 54	5,616 63
3,178 72		92 54	92 54	3,086 18
3,101 09		516 40	516 40	2,584 69
1,141 16		48 00	48 00	1,093 16
1,285 83	162 12	105 00	267 12	1,018 21
224 25		35 00	35 00	189 25
454 97		100 00	100 00	354 97
3,366 67	764 73	50 00	814 73	2,551 94
30,444 17	824 85	128 75	953 60	9,510 57
-56 36				-56 36

TABLE IV.—Town Mutual Fire

Name of Company.	NON-LEDGER ASSETS.			
	Unpaid assessments levied on or after Nov. 1, of current year.	Unpaid assessments levied during current year prior to Nov. 1, and prior to current year.	All other.	Total.
	(17)	(18-19)	(21-24)	(25)
Farmers Mutual—Franklin		\$129 52	\$120 00	\$249 52
Farmers Mutual—Geneva		331 65	10 00	341 65
Farmers Mutual—Greenfield			50 00	50 00
Farmers Mutual—Grover			15 00	15 00
Farmers Mutual—Harmony		24 21	275 00	239 21
Farmers Mutual—Johnstown				
Farmers Mutual—Koshkonong		79 74		79 74
Farmers Mutual—Lewiston		83 50	50 00	133 50
Farmers Mutual—Marcellon		133 20	31 10	164 30
Farmers Mutual—Mukwonago		39 56	100 00	139 56
Farmers Mutual—Newark		47 12	55 00	532 12
Farmers Mutual—New Berlin		7 17		7 17
Farmers Mutual—Otsego		47 10	50 00	97 10
Farmers Mutual—Ripon			25 00	25 00
Farmers Mutual—Solon Springs		765 54	30 00	795 54
Farmers Mutual—Spring Prairie	\$296 52	34 48	50 00	381 00
Farmers Mutual—Sugar Creek		31 72	75 00	106 72
Farmers Mutual—Troy				
Farmers Mutual—Union		251 98	100 00	351 98
Farmers Mutual—Walworth				
Farmers Mutual—Waterford				
Farmers Mutual—Waukesha		97 37	125 00	222 37
Farmers Mutual—Wauwatosa		150 00	60 00	210 00
Farmers Mutual—Wayne		5 50	48 00	45 50
Farmers Mutual—Wonewoc	622 52	337 88	20 00	980 40
Farmers Mutual—Yorkville & Mt. Pleasant		27 19	125 00	152 19
Farmers Mutual—Lake		157 38	20 00	177 38
Farmers Mutual—Sparta			40 00	40 00
Farmers Mutual Protective—Medina & York		70 00	80 00	150 00
Farmers Mutual Town—Bayfield County		11 07		11 07
Farmers Mutual Town—Hayward		82 02		82 02
Farmers Mutual Town—Haugen			21 00	21 00
Farmers Mutual Town—Eagle		113 75	25 00	138 75
Farmers Mutual Town—Butternut		60 03	33 00	143 03
Farmers Mutual Town—Spring Grove		400 00	40 00	440 00
Farmers Mutual Town—Tomah		63 75	60 00	123 75
Farmington Mutual Fire		136 59	50 00	186 59
Fountain City Mutual Fire			360 00	360 00
Franklin Farmers Mutual Fire		258 62	70 00	328 62
German Farmers Mutual—Ridgeville			80 00	80 00
German Mutual Farmers—Kewaunee			50 00	50 00
German Mutual Farmers—Mishicott			150 00	150 00
German Mutual Fire—Auburn			135 00	135 00
German Mutual Fire Society—Liberty	\$195 38		30 00	225 38
German Mutual Fire Society—Marion			50 00	50 00
Hamburg Town Mutual Fire			200 00	200 00
Hartland Farmers Mutual Fire			80 00	80 00
Henrietta, Greenwood & Union Mutual Fire				

Insurance Companies.

Gross assets.	DEDUCT ASSETS NOT ADMITTED.			Total admitted assets.
	Unpaid assessments levied during current year prior to Nov. 1, and prior to current year.	All other.	Deduct total assets not admitted.	
(26)	(1-2)	(4-8)	(9)	(10)
\$776 39	\$129 52	\$120 00	\$249 52	\$526 78
363 23	331 65	10 00	341 65	21 58
295 90	.....	50 00	50 00	245 90
1,373 70	.....	15 00	15 00	1,358 70
1,783 13	24 21	275 00	299 21	1,483 92
.....
-40 47	.....	.....	.....	-40 47
467 64	79 74	.....	79 74	387 90
773 91	83 50	50 00	133 50	540 41
1,737 97	133 20	31 10	164 30	1,573 67
782 44	39 56	100 00	139 56	642 88
.....
1,413 87	477 12	196 75	673 87	740 00
188 03	7 17	.....	7 17	180 86
2,964 37	47 10	50 00	97 10	2,867 27
2,628 86	.....	25 00	25 00	2,603 86
799 03	765 54	30 00	795 54	3 49
.....
2,031 24	331 00	50 00	381 00	1,650 24
409 39	31 72	75 00	103 72	302 67
2,906 65	.....	.....	.....	2,906 65
711 10	251 98	100 00	351 93	559 12
360 75	.....	.....	.....	300 75
.....
774 67	.....	.....	.....	774 67
-5 55	97 37	125 00	222 37	-227 92
3,251 81	150 00	60 00	210 00	3,011 81
178 90	5 50	40 00	45 50	133 40
980 40	900 40	20 00	980 40	.....
.....
2,141 16	27 19	125 00	152 19	1,988 97
384 16	157 38	20 00	177 38	206 78
335 80	.....	40 00	40 00	295 80
.....
1,977 76	70 00	80 00	150 00	1,827 76
722 21	11 07	63 96	75 03	647 18
.....
132 07	82 02	.....	82 02	50 05
587 87	.....	21 00	21 00	566 87
231 42	113 75	25 00	138 75	142 67
233 51	60 03	83 00	143 03	9 43
499 09	400 00	40 00	440 00	59 09
.....
230 73	63 75	60 00	123 75	106 98
3,387 47	136 59	50 00	186 59	3,200 88
914 14	.....	360 00	360 00	554 14
1,965 64	258 62	70 00	328 62	1,637 02
7,058 83	.....	80 00	80 00	6,978 83
.....
26,491 43	.....	50 00	50 00	26,441 43
26,908 55	.....	150 00	150 00	26,758 55
4,669 34	.....	135 00	135 00	4,534 34
1,280 54	195 38	30 00	225 38	1,055 16
540 75	.....	50 00	50 00	490 75
.....
38,371 13	.....	200 00	200 00	38,171 13
2,100 57	.....	80 00	80 00	2,020 57
2,317 42	.....	.....	.....	2,317 42

TABLE IV.—Town Mutual Fir

Name of Company.	NON-LEDGER ASSETS.			
	Unpaid assessments levied on or after Nov. 1. of current year.	Unpaid assessments levied during current year prior to Nov. 1. and prior to current year.	All other.	Total.
	(17)	(18-19)	(21-24)	(25)
Hull Town Mutual Fire.....	\$22 00		\$120 00	\$142 00
Hutisford Farmers Mutual Fire.....				
Irving Mutual Fire.....		\$92 78	150 00	242 78
Ixonia Mutual Fire.....				
Jamestown Mutual Fire.....				
La Crose County Scandinavian Mutual Fire.....			20 00	20 00
Lima Mutual Fire.....		10 46		10 46
Linden Town Mutual Fire.....		75 95	50 00	125 95
Linden Town Fire.....		76 18	40 00	116 18
Lisbon Fire.....		156 30	21 00	177 30
Lisbon Mutual Fire.....				
Little Black Farmers Mutual Fire.....			340 93	340 93
Lodi Farmers Mutual Fire.....		98 63		98 63
Luck Mutual Fire.....			90 00	90 00
Lynn Mutual Fire.....		398 13	350 00	748 13
Manchester, Kingston & Marquette Mutual Fire.....			55 00	55 00
Manitowoc Rapids Farmers Mutual Fire.....			120 00	120 00
Maple Valley Mutual Fire.....			190 00	190 00
Martell Mutual Fire.....		125 30	355 50	480 80
Mazomanie & Black Earth Mutual Fire.....		61 51	40 00	101 51
McMillan Grange Mutual Fire.....		59 39	416 75	476 14
Meeme Mutual Fire.....		67 48	160 00	227 48
Menomonie, Granville & Germantown Mutual Fire.....		73 59	100 00	173 59
Merrimac Mutual Fire.....			76 00	76 00
Middleton Fire & Lightning.....			423 00	423 00
Mt. Morris Norwegian Mutual Fire.....		1,635 88	97 00	1,732 88
Mt. Pleasant Mutual Fire.....				
Mutual Farmers Fire—Newton.....			115 00	115 00
Mutual Farmers Fire—Westfield.....			50 00	50 00
Mutual Fire—Courtland.....				
Mutual Fire—Hampden.....				
Mutual Fire—Jefferson.....			35 00	35 00
Mutual Fire—La Prairie.....		180 94	125 00	305 94
Mutual Fire—Marshfield.....			1,500 00	1,500 00
Mutual Fire—Liberty Grove.....			144 34	144 34
Mutual Fire—Oconomowoc.....			15 00	15 00
Mutual Fire—Sevastapol.....			336 60	336 60
Mutual Fire—Trenton.....			10 00	10 00
Mutual Fire—Turtle.....				
Mutual Home Fire.....			299 58	299 58
Nekimi Mutual Fire.....			28 21	28 21
Neva Mutual Fire.....			100 00	100 00
New Denmark Mutual Home.....			465 00	465 00
New Hope Norwegian Mutual Fire.....	\$102 39	\$108 83	105 00	316 22
Oakfield Farmers Mutual Fire.....		2 00	60 00	62 00

STATISTICAL TABLES.

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Insurance Companies.

Gross assets.	DEDUCT ASSETS NOT ADMITTED.			Total admitted assets.
	Unpaid assessments levied during current year prior to Nov. 1. and prior to current year.	All other.	Deduct total assets not admitted.	
(2-)	(1-2)	(4-8)	(9)	(10)
\$627 38	\$22 00	\$120 00	\$142 00	\$485 38
778 15	.....	.....	.....	778 15
916 36	92 78	150 00	242 78	673 58
362 59	.....	.....	.....	362 59
1,560 09	.....	.....	.....	1,560 09
.....
1,769 21	.....	20 00	20 00	1,749 21
210 50	10 46	.....	70 46	200 04
1,611 50	75 95	50 00	125 95	1,485 55
658 90	76 18	40 00	116 18	542 72
177 30	156 30	21 00	177 30	.....
.....
753 13	.....	.....	.....	753 13
27,803 36	.....	340 93	340 93	27,462 43
372 99	98 68	.....	93 68	274 31
4,732 65	.....	90 00	90 00	4,642 65
1,597 24	398 13	350 00	748 13	849 11
.....
1,162 88	.....	55 00	55 00	1,107 88
20,264 20	.....	120 00	120 00	20,144 20
8,964 63	.....	190 00	190 00	8,774 63
3,383 16	125 30	355 50	480 80	2,907 36
1,431 75	61 51	40 00	101 51	1,330 24
.....
1,441 89	59 39	416 75	476 14	965 75
4,518 97	67 48	160 00	227 48	4,291 49
.....
2,038 01	73 59	100 00	173 59	1,864 42
172 42	.....	76 00	76 00	96 42
3,097 00	.....	423 00	423 00	2,674 00
.....
3,036 18	1,635 88	97 00	1,732 88	1,303 30
2,089 48	.....	.....	.....	2,089 48
21,668 53	.....	115 00	115 00	21,553 53
2,265 96	.....	50 00	50 00	2,215 96
.....
200 57	.....	.....	.....	200 57
1,133 76	.....	35 00	35 00	1,098 76
3,882 78	180 94	125 00	305 94	3,576 84
3,267 93	.....	1,500 00	1,500 00	1,767 93
2,503 61	.....	60 00	60 00	2,443 61
.....
271 49	.....	15 00	15 00	256 49
7,042 71	.....	336 60	336 60	6,706 11
431 29	.....	10 00	10 00	421 29
.....
9,683 12	.....	145 00	145 00	9,538 12
.....
254 20	.....	28 21	28 21	225 99
12,654 67	.....	100 00	100 00	12,554 67
25,836 72	.....	125 00	125 00	25,711 72
3,176 97	108 83	105 00	213 83	2,963 14
1,525 13	2 00	60 00	62 00	1,463 13

TABLE IV.—Town Mutual Fire

Name of Company.	NON-LEDGER ASSETS			
	Unpaid assessments levied on or after Nov. 1. of current year.	Unpaid assessments levied during current year prior to Nov. 1. and prior to current year.	All other.	Total.
	(17)	(18-19)	(21-24)	(25)
Oak Grove Mutual Fire—Barron County.....		\$125 00	\$160 00	\$285 00
Oak Grove Mutual Fire—Dodge County.....				
Oakland Mutual Fire			50 00	50 00
Oregon Mutual Fire			48 00	48 00
Paris Mutual Fire				
Pella Mutual Fire			85 00	85 00
Perry Mutual Fire			100 00	100 00
Pigeon Mutual Fire		216 88	177 66	394 54
Plain Mutual Fire.....		86 97		86 97
Plymouth Mutual Fire		76 66	70 00	146 66
Portage County Polish Fire		362 40	250 00	612 40
Price County Mutual Fire		182 53	60 00	242 53
Primrose Mutual Fire			20 00	20 00
Princeton & St. Marie Mutual Fire.....		31 30	39 50	70 80
Pulaski Mutual Fire		93 03	30 00	123 03
Randolph & Scott Mutual Fire		50 11	15 00	65 11
Raymond Mutual Fire				
Reedsburg Mutual Fire			35 00	35 00
Richmond Mutual Fire			100 00	100 00
River Falls Mutual Fire				
Rockland Mutual Fire		57 40	95 00	152 40
Rosendale Mutual Fire		265 46	126 00	391 46
Salem Mutual Fire & Lightning.....				
Saukville Mutual Fire			165 00	165 00
Scandia Mutual Fire		70 58	150 00	220 58
Scandinavian Mutual Fire				
Scandinavian Mutual Town			3 00	3 00
Seneca, Sigel & Rudolph Mutual Fire.....		270 37	50 00	320 37
Shelby Farmers Mutual		527 59	35 00	562 59
Somers Mutual Fire		310 53	60 00	370 53
Stark Mutual Fire			25 00	25 00
Stettin Mutual Fire		36 31	98 00	134 31
Stockholm Mutual Fire.....		\$260 10	490 00	750 10
Stockton Town Mutual Fire		536 47	20 00	556 47
Sullivan Mutual Fire		96 01	150 00	246 01
Summit Mutual Fire		74 34	20 00	94 34
Theresa Mutual Fire		138 33	120 00	258 33
Town of Belgium Mutual Fire				
Town of Clyman Mutual Fire		56 94		56 94
Town of Concord Mutual Fire			55 00	55 00
Town of Herman Mutual Fire			722 00	722 00
Town of Holland Mutual Fire			70 00	70 00
Town of Jefferson Mutual Fire		179 32	325 00	504 32
Town of Lebanon Mutual Fire				
Town of Montpelier Mutual Fire			86 00	86 00
Town of Sharon Mutual Fire				
Town of Watertown Mutual Fire		51 18	155 00	206 18
Town of Wilson Mutual Fire			248 73	248 73
Trade Lake Mutual Fire.....		150 50	15 00	165 50
Trempealeau County Mutual Fire			50 00	50 00

Insurance Companies.

Gross assets.	DEDUCT ASSETS NOT ADMITTED.			Total admitted assets.
	Unpaid assessments levied during current year prior to Nov. 1, and prior to current year.	All other.	Deduct total assets not admitted.	
(26)	(1-2)	(4-8)	(9)	(10)
\$2,597 61	\$125 00	\$160 00	\$285 00	\$2,312 61
—9 46				—9 46
155 28				155 28
149 20		50 00	50 00	99 20
444 26		48 00	48 00	396 26
		85 00	85 00	3,309 15
3,394 15		100 00	100 00	757 85
857 85	216 88	1,118 51	1,335 39	7,969 82
9,305 21	86 97		86 97	476 35
563 32	76 66	70 00	146 66	114 20
260 86				
1,500 88	362 40	250 00	612 40	888 48
2,426 17	182 53	60 00	242 53	2,183 64
266 28		20 00	20 00	246 28
1,004 56	31 30	39 50	70 80	933 76
123 03	98 03	30 00	123 03	
	50 11	15 00	65 11	592 51
657 62				28 07
28 07		35 00	35 00	760 67
795 67		100 00	100 00	1,391 81
1,491 81				484 45
484 45				
5,208 63	57 40	95 00	152 40	5,056 23
2,913 42	265 46	126 00	391 46	2,521 96
297 26				295 26
768 67		165 00	165 00	603 67
2,852 67	70 58	150 00	220 58	2,632 09
				1,350 29
1,350 29				586 11
586 11		3 00	3 00	583 11
3,442 18	270 37	50 00	320 37	3,121 81
12,731 21	527 59	35 00	562 59	12,168 62
370 53	310 53	60 00	370 53	
		25 00	25 00	838 82
863 82		98 00	134 31	1,024 95
2,039 26	36 31	490 00	750 10	2,129 84
2,879 94	260 10	20 00	556 47	268 75
825 22	536 47	150 00	246 01	45 50
291 51	96 01			
	74 34	20 00	94 34	72 84
167 18	138 38	120 00	258 38	955 35
1,213 73				662 39
662 39	56 94		56 94	538 35
595 29		55 00	55 00	560 95
615 95				
46,472 55		250 00	250 00	46,222 55
12,654 58		70 00	70 00	12,584 58
1,961 79	179 32	325 00	504 32	1,457 47
12 71				12 71
562 88		86 00	86 00	476 88
				461 86
461 86		155 00	155 00	758 07
913 07		80 00	80 00	8,760 11
8,840 11	150 50	15 00	165 50	2,376 48
2,541 98		50 00	50 00	2,028 35
2,078 35				

TABLE IV.—*Town Mutual Fire*

Name of Company.	NON-LEDGER ASSETS.			
	Unpaid assessments levied on or after Nov. 1. of current year. (17)	Unpaid assessments levied during current year prior to Nov. 1. and prior to current year. (18-19)	All other. (21-24)	Total. (25)
Utica Farmers Mutual Fire.....			\$50 00	\$50 00
Utica Fire		\$287 54	115 00	402 54
Vernon Mutual Fire			32 00	32 00
Vinland Mutual Fire.....	\$99 20	6 10	145 00	250 30
Warren Mutual Fire		468 20	78 00	546 20
Waupun Mutual Fire			70 00	70 00
West Bend Mutual Fire			80 00	80 00
Westford Mutual Fire			50 00	50 00
Winchester Mutual Fire			25 00	25 00
Wrightstown & Morrison Mutual Fire....			60 00	60 00
Total	\$2,124 31	\$31,402 72	\$20,734 86	\$54,261 89

Insurance Companies.

Gross assets.	DEDUCT ASSETS NOT ADMITTED.			Total admitted assets.
	Unpaid assessments, levied during current year prior to Nov. 1, and prior to current year.	All other.	Deduct total assets not admitted.	
(26)	(1-2)	(4-8)	(9)	(10)
\$333 95	.....	\$80 00	\$80 00	\$753 95
1,852 56	\$287 54	115 00	402 54	1,450 02
500 85	.....	32 00	32 00	468 85
3,912 31	105 30	145 00	250 30	3,662 01
884 61	468 20	78 00	546 20	338 41
280 45	.....	70 00	70 00	210 45
669 51	.....	80 00	80 00	589 51
-171 53	.....	50 00	50 00	-221 53
483 86	.....	25 00	25 00	458 86
19,258 23	.....	819 85	819 85	18,433 38
\$719,736 01	\$33,668 44	\$22,578 27	\$56,246 71	\$663,489 30

TABLE V.—Town Mutual

Name of Company.	LIABILI			
	Amount of losses due and unpaid.	Amount of losses adjusted— not ad-justed and resisted.	Total amount of unpaid losses.	All other.
	(11)	(12-14)	(15)	(16-21)
Albion Mutual Fire.....				
Alden & Black Brook Mutual Fire.....				
Apple River Scandinavian Mutual Fire...				\$1,421 00
Arkdale Mutual Fire.....				
Arlington Mutual Fire.....	\$28 25		\$28 25	
Ashippun Mutual Fire.....				
Ashford Mutual Fire.....				
Aurora Mutual Fire.....		\$3,738 47	3,738 47	204 60
Baraboo Farmers Mutual.....				
Berlin Fire & Lightning.....				
Berlin Fire.....				
Berry & Roxbury Mutual Fire.....				
Bloomfield Mutual Fire.....				
Bloomington Mutual Fire.....				
Blue Mounds Mutual Fire & Lightning...		700 00	700 00	
Bohemian Farmers Mutual Fire.....				
Bohemian Mutual Fire.....				
Brighton Mutual Fire & Lightning.....				
Bristol Mutual Fire.....	276 60		276 60	
Burnett & Beaver Dam Mutual Fire.....				
Calamus Mutual Fire.....				100 00
Caledonia Farmers Mutual Fire.....				102 83
Caledonia Town Mutual Fire.....				
Caledonia Town.....				
Calumet Mutual Fire.....		6,711 74	6,711 74	
Cedarburg Mutual Fire.....	58 00		58 00	5 10
Cicero Mutual Fire.....				6,201 00
Columbus Mutual Town.....				
Cottage Grove Mutual Fire.....				
Crawford County Mutual Fire.....				256 75
Crystal Lake Mutual Fire.....	25 00		25 00	4 59
Darlington Mutual Fire.....				
Dayton Farmers Mutual Fire.....				500 00
Dayton Mutual Fire.....				
Dodgeville Town.....				
Dupont Farmers Mutual Fire.....		2,328 29	2,328 29	
Eagle Point Mutual Fire.....				
Eastman Bohemian Mutual Fire.....				
Elba Mutual Fire.....				
Etrick Scandinavian Mutual Fire.....				
Fall Creek Farmers Mutual Fire.....				
Farmers Equity Town Mutual Fire.....		100 00	100 00	5 42
Farmers Home—Ellington.....				13 00
Farmers Home—Little Chute.....				
Farmers Mutual—Albany.....				2 00
Farmers Mutual—Bristol.....	4 10		4 10	
Farmers Mutual—Burlington.....				400 00
Farmers Mutual—Clarno.....				
Farmers Mutual Menomonie.....	40 00		40 00	
Farmers Mutual—Dover.....				
Farmers Mutual—Franklin.....				
Farmers Mutual—Geneva.....				1,440 89
Farmers Mutual—Greenfield.....				507 18
Farmers Mutual—Grover.....	885 00	337 00	1,222 00	1,886 00
Farmers Mutual—Harmony.....				

Fire Insurance Companies.

LINES.	RISKS.			
	Total liabilities.	In force Dec. 31, 1912.	Written and renewed during 1913.	Deduct those expired and cancelled.	In force at the end of the year.
(22)	(1)	(2)	(4)	(5)
.....	\$4,509,796 00	\$1,076,429 00	\$768,453 00	\$4,817,772 00
.....	1,868,083 00	703,192 00	421,381 00	2,149,894 00
\$1,421 00	1,652,072 00	593,667 00	448,736 00	1,797,003 00
.....	1,405,357 00	400,619 00	371,150 00	1,434,726 00
28 25	3,830,004 00	987,650 00	586,055 00	4,231,599 00
.....	947,382 00	183,545 00	173,660 00	957,267 00
.....	2,127,699 00	480,505 00	415,859 00	2,192,345 00
3,942 47	4,455,238 00	1,044,689 00	564,907 00	4,635,020 00
.....	1,928,204 00	589,250 00	477,137 00	2,040,326 00
.....	4,791,873 00	1,596,063 00	1,038,834 00	5,349,102 00
.....	348,050 00	134,685 00	116,245 00	366,490 00
.....	1,205,841 00	335,079 00	268,710 00	1,272,210 00
.....	2,642,361 00	667,362 00	566,405 00	2,733,318 00
700 00	2,707,499 00	913,594 00	672,125 00	2,948,968 00
.....	1,705,653 00	358,485 00	269,495 00	1,794,643 00
.....	1,669,917 00	301,788 00	254,537 00	1,717,168 00
.....	3,522,092 00	897,011 00	679,584 00	3,739,519 00
.....	574,203 00	122,770 00	102,385 00	594,588 00
276 60	629,590 00	187,580 00	150,250 00	636,920 00
.....	1,383,861 00	421,560 00	268,839 00	1,556,522 00
100 00	540,151 00	182,130 00	59,091 00	663,190 00
102 83	470,995 00	15,560 00	2,120 00	484,435 00
.....	893,226 00	174,442 00	145,413 00	922,255 00
.....	1,825,990 00	476,810 00	375,305 00	1,927,495 00
6,711 74	7,134,542 00	1,541,235 00	1,703,724 00	6,967,083 00
63 10	5,898,590 25	1,570,563 00	1,354,476 21	6,114,677 01
6,211 00	3,935,102 00	1,152,985 00	858,625 00	4,200,262 00
.....	1,274,090 00	410,100 00	301,220 00	1,382,970 00
.....	3,037,157 29	766,335 00	621,292 00	3,182,200 29
256 75	2,915,383 00	796,813 00	547,324 00	3,164,872 00
29 59	2,178,513 00	441,665 00	394,675 00	2,225,503 00
.....	5,898,251 00	1,539,192 00	1,580,993 00	5,856,400 00
500 00	1,123,946 00	351,269 00	205,660 00	1,269,555 00
.....	358,574 00	101,495 00	64,180 00	395,889 00
.....	640,271 00	85,883 00	89,968 00	636,141 00
2,328 20	4,384,919 00	1,216,080 00	663,960 00	4,937,039 00
.....	6,104,454 40	1,633,505 00	1,039,252 33	6,698,707 07
.....	393,465 00	94,741 00	56,621 00	431,583 00
.....	2,995,936 00	711,665 00	597,326 00	3,110,275 00
.....	5,422,563 00	1,616,382 00	1,219,448 00	5,819,497 00
.....	4,600,460 00	1,100,772 00	916,971 00	4,784,261 00
105 42	757,198 00	969,675 00	6,825 00	1,720,048 00
13 00	5,157,236 00	1,399,648 00	1,171,621 00	5,385,623 00
.....	436,374 00	93,540 00	78,618 00	451,296 00
2 00	917,590 00	351,735 00	232,145 00	1,037,180 00
4 10	862,095 00	128,345 00	103,120 00	887,320 00
400 00	1,417,050 00	350,450 00	274,165 00	1,493,335 00
.....	2,184,752 00	565,050 00	471,385 00	2,278,417 00
40 00	5,450,000 00	1,552,325 00	1,109,335 00	5,802,990 00
.....	1,100,395 00	362,805 00	266,570 00	1,106,630 00
.....	2,422,707 70	834,797 75	640,516 40	2,616,980 05
1,440 80	1,866,927 50	530,970 00	453,955 00	1,943,942 50
507 18	1,282,466 65	341,310 00	341,310 00	1,282,466 65
3,108 00	1,878,476 00	403,042 00	380,681 00	1,900,837 00
.....	2,314,699 00	604,319 00	486,468 04	2,432,649 96

TABLE V.—Town Mutua

Name of Company.	LIABILITIES			
	Amount of losses due and unpaid.	Amount of losses adjusted— not due— not ad-justed and resisted.	Total amount of unpaid losses.	All other.
	(11)	(12-14)	(15)	(16-21)
Farmers Mutual—Johnstown.....				\$40 47
Farmers Mutual—Koshkonong.....				
Farmers Mutual—Lewiston.....				
Farmers Mutual—Marcellon.....				
Farmers Mutual—Mukwonago.....				
Farmers Mutual—Newark.....				
Farmers Mutual—New Berlin.....				
Farmers Mutual—Otsego.....				
Farmers Mutual—Ripon.....				
Farmers Mutual—Solon Springs.....	\$140 00		\$140 00	559 63
Farmers Mutual—Spring Prairie.....				
Farmers Mutual—Sugar Creek.....		\$535 00	535 00	1,500 00
Farmers Mutual—Troy.....				
Farmers Mutual—Union.....	50 00	50 00	100 00	
Farmers Mutual—Walworth.....				
Farmers Mutual—Waterford.....				
Farmers Mutual—Waukesha.....		3,095 07	3,095 07	5,288 09
Farmers Mutual—Wauwatosa.....				
Farmers Mutual—Wayne.....				
Farmers Mutual—Wonecco.....				1,619 15
Farmers Mutual—Yorkville and Mt. Pleasant.....				
Farmers Mutual—Lake.....		50 00	50 00	
Farmers Mutual—Sparta.....	5 60		5 60	
Farmers Mutual Protective—Medina and York.....				
Farmers Mutual Town—Bayfield County.....				
Farmers Mutual Town—Hayward.....	50 00		50 00	175 70
Farmers Mutual Town—Haugen.....				
Farmers Mutual Town—Eagle.....				250 00
Farmers Mutual Town—Butternut.....				
Farmers Mutual Town—Spring Grove.....				400 00
Farmers Mutual Town—Tomah.....				355 25
Farmington Mutual Fire.....				
Fountain City Mutual Fire.....				
Franklin Farmers Mutual Fire.....				
German Farmers Mutual—Ridgeville.....				
German Mutual Farmers—Kewaunee.....				
German Mutual Farmers—Mishicott.....				
German Mutual Fire—Auburn.....				
German Mutual Fire Society—Liberty.....	56 30	1,130 00	1,186 30	
German Mutual Fire Society—Marion.....				
Hamburg Town Mutual Fire.....				
Hartland Farmers Mutual Fire.....				
Henrietta, Greenwood & Union Mutual Fire.....				
Hull Town Mutual Fire.....				11 00
Hustisford Farmers Mutual Fire.....				600 50
Irving Mutual Fire.....		125 00	125 00	
Ixonia Mutual Fire.....				
Jamestown Mutual Fire.....				
La Crosse County Scandinavian Mutual Fire.....				

Fire Insurance Companies.

LIABILITIES.	RISKS.			
	In force Dec. 31, 1912.	Written and renewed during 1913.	Deduct those expired and cancelled.	In force at the end of the year.
(22)	(1)	(2)	(4)	(5)
\$40 47	\$367,616 00	\$82,375 00	\$82,113 00	\$367,878 00
.....	511,207 00	63,055 00	574,262 00	.....
.....	1,151,485 00	248,960 00	215,685 00	1,184,760 00
.....	1,326,840 00	343,933 50	981,079 00	1,389,694 50
.....	2,005,081 00	436,621 00	385,555 00	2,056,147 00
.....	1,980,000 00	432,577 00	331,604 00	2,080,973 00
.....	763,411 00	195,185 00	165,215 00	793,381 00
.....	1,481,455 00	396,215 00	337,435 00	1,540,235 00
.....	2,738,658 00	809,390 00	631,770 00	2,916,268 00
699 69	167,186 00	11,485 00	21,531 00	157,140 00
.....	1,176,382 00	341,665 00	312,985 00	1,205,062 00
2,035 00	3,665,813 00	1,034,470 00	843,235 00	3,857,048 00
.....	1,361,865 00	293,670 00	205,820 00	1,449,715 00
100 00	3,002,212 80	943,254 00	583,998 63	3,361,468 17
.....	816,032 00	284,606 00	224,894 00	875,744 00
.....	1,024,450 00	257,107 00	202,111 00	1,079,476 00
8,383 16	4,100,331 00	1,078,955 00	916,406 00	4,271,880 00
.....	1,527,543 00	360,585 00	344,163 00	1,543,965 00
.....	580,360 00	24,670 00	13,231 00	591,799 00
1,619 15	2,869,200 00	750,000 00	656,895 00	2,992,505 00
.....	2,257,630 00	608,890 00	524,581 00	2,341,939 00
50 00	613,243 00	143,446 00	170,501 50	586,187 50
5 60	1,534,082 00	457,145 00	392,074 00	1,599,103 00
.....	2,047,601 00	466,483 00	391,822 00	2,122,262 00
.....	149,673 00	33,725 00	.....	183,398 00
225 70	158,465 00	5,325 00	18,201 00	145,589 00
.....	236,536 00	85,662 00	66,256 00	255,942 00
250 00	526,583 00	140,152 00	108,119 00	558,616 00
.....	366,050 00	73,263 00	67,840 00	371,473 00
400 00	1,811,110 00	465,370 00	323,600 00	1,952,880 00
.....	4,038,390 00	881,640 00	779,195 00	4,140,835 00
.....	2,242,085 00	534,070 00	432,655 00	2,343,500 00
.....	4,802,700 00	1,155,010 00	790,074 00	5,167,636 00
.....	3,744,213 00	1,013,948 00	867,769 00	3,890,392 00
.....	1,168,400 00	240,100 00	204,200 00	1,204,300 00
.....	3,629,005 00	1,103,100 00	693,187 00	4,038,918 00
.....	2,850,283 00	480,120 00	405,141 00	2,925,262 00
.....	4,349,962 80	1,306,896 00	763,253 00	4,893,602, 80
1,186 30	3,961,305 00	1,077,645 00	809,500 00	4,229,450 00
.....	1,246,009 00	424,375 00	338,235 00	1,332,149 00
.....	2,983,507 00	918,147 00	794,862 00	3,106,792 00
.....	4,924,869 00	1,021,124 00	653,577 00	5,292,416 00
.....	471,101 00	116,280 00	79,890 00	507,491 00
11 00	781,427 00	376,428 00	184,298 00	973,557 00
600 50	2,471,039 00	502,400 00	501,262 00	2,472,177 00
125 00	1,326,204 00	247,690 00	182,888 00	1,391,006 00
.....	860,555 00	160,765 00	119,750 00	901,570 00
.....	1,881,844 00	423,285 00	318,856 00	1,986,274 00
.....	1,417,184 00	817,220 00	239,030 00	1,495,374 00

TABLE V.—Town Mutual

Name of Company.	LIABILI			
	Amount of losses due and unpaid.	Amount of losses adjusted— not due— not ad-justed and resisted.	Total amount of unpaid losses.	All other.
	(11)	(12-14)	(15)	(16-21)
Lima Mutual Fire.....	\$1 00		\$1 00	
Linden Town Mutual Fire.....				
Linden Town Fire.....	30 60		30 60	
Lisbon Fire.....				\$170 07
Lisson Mutual Fire.....				
Little Black Farmers Mutual Fire.....				
Lodi Farmers Mutual Fire.....				
Luck Mutual Fire.....				
Lynn Mutual Fire.....	700 00		700 00	501 25
Manchester, Kingston & Marquette Mutual Fire.....				
Manitowoc Rapids Farmers Mutual Fire..				
Maple Valley Mutual Fire.....		\$650 00	650 00	
Martell Mutual Fire.....	351 30		351 30	
Mazomanie & Black Earth Mutual Fire..	9 00	45 00	54 00	
McMillan Grange Mutual Fire.....				
Meeme Mutual Fire.....				
Menomonie, Granville & Germantown Mutual Fire.....		3,025 00	3,025 00	
Merrimac Mutual Fire.....		430 00	430 00	500 00
Middleton Fire & Lightning.....				
Mt. Morris Norwegian Mutual Fire.....	2,580 50		2,580 50	850 00
Mt. Pleasant Mutual Fire.....	10 00		10 00	
Mutual Farmers Fire—Newton.....				3,500 00
Mutual Farmers Fire—Westfield.....				
Mutual Fire—Courtland.....				88 80
Mutual Fire—Hampden.....				
Mutual Fire—Jefferson.....				
Mutual Fire—Trenton.....	24 20		24 20	85 10
Mutual Fire—Marshfield.....				
Mutual Fire—Liberty Grove.....				
Mutual Fire—Oconomowoc.....				
Mutual Fire—Sevastapol.....		33 45	33 45	
Mutual Fire—Trenton.....		1,450 00	1,450 00	
Mutual Fire—Turtle.....				
Mutual Home Fire.....				
Nekimi Mutual Fire.....				
Neva Mutual Fire.....				
New Denmark Mutual Home.....		620 00	620 00	
New Hope Norwegian Mutual Fire.....		480 00	480 00	
Oakfield Farmers Mutual Fire.....				
Oak Grove Mutual Fire—Barron County.....				
Oak Grove Mutual Fire—Dodge County.....				9 46
Oakland Mutual Fire.....				
Oregon Mutual Fire.....				
Paris Mutual Fire.....				
Pella Mutual Fire.....				
Perry Mutual Fire.....				2,000 00
Pigeon Mutual Fire.....		898 00	898 00	
Plain Mutual Fire.....				
Plymouth Mutual Fire.....				
Portage County Polish Fire.....	1,467 50		1,467 50	

Fire Insurance Companies.

TIERS.	RISKS.			
Total liabilities.	In force Dec. 31, 1912.	Written and re-n ^e wed during 1913.	Deduct those exp ⁱ red and can ^e lled.	In force at the end of the year.
(22)	(1)	(2)	(4)	(5)
\$1 00	\$492,408 00	\$101,095 00	\$142,441 00	\$451,062 00
.....	1,671,000 00	491,503 00	432,899 00	1,729,604 00
30 60	1,494,455 00	474,770 00	378,240 00	1,590,985 00
170 07	840,938 00	263,359 00	191,652 00	912,645 00
.....	1,113,527 00	187,525 00	181,970 00	1,119,082 00
.....	1,738,495 00	407,020 00	298,345 00	1,847,170 00
.....	1,342,353 00	287,181 00	303,224 00	1,326,310 00
.....	2,384,099 00	806,517 00	562,655 00	2,627,961 00
1,201 25	8,197,342 00	2,846,804 00	2,202,217 00	8,841,929 00
.....	1,295,293 00	363,790 00	273,289 00	1,384,794 00
.....	2,284,540 00	863,104 00	759,196 00	2,368,448 00
650 00	2,771,265 00	940,963 00	716,465 00	2,995,763 00
351 30	3,389,917 00	1,015,058 00	749,262 00	3,655,713 00
54 00	1,063,000 00	301,615 00	200,160 00	1,164,455 00
.....	2,629,295 35	984,150 00	618,319 85	2,995,125 50
.....	3,645,950 00	842,660 00	681,039 00	3,807,601 00
3,025 00	3,126,066 00	724,540 00	591,806 00	3,258,800 00
930 00	2,847,190 00	806,970 00	629,785 00	3,024,375 00
.....	3,672,994 58	1,005,340 00	777,037 02	3,901,297 56
3,430 50	1,937,779 00	293,400 00	285,369 00	1,945,810 00
.....	3,147,338 00	1,031,008 00	977,595 57	3,200,745 43
10 00	2,367,450 00	323,131 00	312,447 00	2,378,134 00
3,500 00	1,847,224 00	502,096 00	420,443 00	1,928,877 00
.....	660,761 00	185,335 00	55,140 00	790,956 00
88 89	426,615 00	107,420 00	101,800 00	432,175 00
.....	1,196,262 00	315,120 00	207,995 00	1,303,387 00
109 30	3,495,844 00	1,078,702 00	931,489 00	3,643,057 00
.....	3,519,915 28	1,039,954 00	805,800 41	3,753,978 87
.....	307,018 00	17,714 00	.....	324,732 00
.....	590,958 00	126,358 00	91,396 00	625,920 00
33 45	3,366,402 00	1,580,794 00	1,231,507 00	3,715,689 00
1,450 00	925,195 00	235,830 00	200,185 00	960,840 00
.....	136,432 00	12,229 00	8,650 00	140,011 00
.....	1,523,070 00	294,450 00	253,540 00	1,563,980 00
.....	1,123,576 00	311,510 00	225,387 00	1,209,699 00
620 00	3,848,120 00	1,085,740 00	856,010 00	4,077,850 00
480 00	2,720,285 00	741,315 00	516,430 00	2,945,170 00
.....	2,651,936 00	1,072,487 00	887,065 00	2,837,580 00
.....	4,537,000 00	946,100 00	430,500 00	5,032,600 00
9 46	891,890 00	271,090 00	225,015 00	937,965 00
.....	531,195 00	103,133 00	176,165 00	458,163 00
.....	476,749 00	106,965 00	76,324 00	507,390 00
.....	508,400 00	118,540 00	90,765 00	536,175 00
.....	2,462,380 00	714,278 00	532,103 00	2,644,555 00
2,000 00	2,440,860 00	662,015 00	536,875 00	2,506,030 00
898 00	5,502,262 00	1,361,973 00	1,091,767 00	5,772,468 00
.....	807,901 00	164,835 00	107,259 00	865,477 00
.....	1,771,454 00	413,110 00	304,408 00	1,880,156 00
1,467 50	1,097,023 00	307,509 00	253,337 00	1,151,175 00

TABLE V.—Town Mutual

Name of Company.	LIABILITIES			
	Amount of losses due and unpaid.	Amount of losses adjusted— not due— not ad-justed and resisted.	Total amount of unpaid losses.	All other.
	(11)	(12-14)	(15)	(16-21)
Price County Mutual Fire.....				
Primrose Mutual Fire.....				
Princeton & St. Marie Mutual Fire.....				
Pulaski Mutual Fire.....		\$590 00	\$590 00	\$175 00
Randolph & Scott Mutual Fire.....				
Raymond Mutual Fire.....				100 00
Reedsburg Mutual Fire.....				
Richmond Mutual Fire.....				
River Falls Mutual Fire.....				
Rockland Mutual Fire.....				
Rosendale Mutual Fire.....		65 00	65 00	
Salem Mutual Fire & Lightning.....				
Saukville Mutual Fire.....				
Scandia Mutual Fire.....		1,378 50	1,378 50	
Scandinavian Mutual Fire.....				
Scandinavian Mutual Town.....				
Seneca, Sigel & Rudolph Mutual Fire.....				
Shelby Farmers Mutual Fire.....	\$123 08		123 08	184 40
Somers Mutual Fire.....				843 24
Stark Mutual Fire.....				
Stettin Mutual Fire.....				
Stockholm Mutual Fire.....				
Stockton Town Mutual Fire.....		15 00	15 00	4,800 00
Sullivan Mutual Fire.....		1,475 00	1,475 00	700 00
Summit Mutual Fire.....		2,800 00	2,800 00	506 25
Theresa Mutual Fire.....				
Town of Belgium Mutual Fire.....				
Town of Clyman Mutual Fire.....				
Town of Concord Mutual Fire.....				
Town of Herman Mutual Fire.....				
Town of Holland Mutual Fire.....				
Town of Jefferson Mutual Fire.....		3,527 10	3,527 10	
Town of Lebanon Mutual Fire.....				150 00
Town of Montpelier Mutual Fire.....				
Town of Sharon Mutual Fire.....				
Town of Watertown Mutual Fire.....				
Town of Wilson Mutual Fire.....				
Trade Lake Mutual Fire.....		2,500 00	2,500 00	
Trempealeau County Mutual Fire.....				
Utica Farmers Mutual Fire.....	1,142 00		1,142 50	1,465 90
Utica Fire.....				
Vernon Mutual Fire.....		75 00	75 00	
Vinland Mutual Fire.....				
Warren Mutual Fire.....	971 65		971 65	3,996 58
Waupun Mutual Fire.....				
West Bend Mutual Fire.....				
Westford Mutual Fire.....				
Winchester Mutual Fire.....				
Wrightstown & Morrison Mutual Fire.....				
Total	\$9,029 68	\$38,957 62	\$47,907 50	\$14,475 75

Fire Insurance Companies.

LIABILITIES.	RISKS.			
	In force Dec. 31. 1912.	Written and re-nued during 1913.	Deduct those expired and cancelled.	In force at the end of the year.
(22)	(1)	(2)	(4)	(5)
.....	\$710,367 00	\$221,019 00	\$115,815 00	\$815,571 00
.....	469,604 00	172,822 00	164,016 00	478,410 00
.....	777,938 00	186,715 00	146,677 00	817,976 00
\$765 00	1,185,205 00	221,850 00	161,285 00	1,241,770 00
.....	1,014,735 00	208,690 00	203,875 00	1,019,550 00
100 00	933,360 00	267,135 00	203,085 00	997,410 00
.....	1,953,354 00	546,960 00	372,319 00	2,127,995 00
.....	821,729 00	284,985 00	221,836 00	884,878 00
.....	2,215,251 00	673,565 00	143,610 00	2,745,206 00
.....	3,156,266 00	610,995 00	741,445 00	3,025,816 00
65 00	2,951,880 00	500,960 00	368,235 00	3,093,605 00
.....	634,990 00	118,565 00	90,275 00	663,280 00
.....	2,047,463 00	447,541 00	383,663 00	2,111,341 00
1,378 50	1,635,903 00	385,934 00	317,645 00	1,704 192 00
.....	432,930 00	143,915 00	126,205 00	550,640 00
.....	491,380 00	162,700 50	105,246 00	548,834 50
.....	3,606,045 00	1,123,445 00	1,121,501 00	3,607,969 00
307 48	5,271,432 40	1,404,765 00	1,203,532 43	5,472,644 97
843 24	937,525 00	263,060 00	265,535 00	935,050 00
.....	792,716 00	264,355 00	116,247 00	940,824 00
.....	2,079,950 00	910,391 33	622,416 00	2,367,925 33
.....	1,963,323 00	470,191 00	359,871 00	2,073,643 00
4,815 00	1,886,462 00	523,745 00	408,708 00	2,006,499 00
2,175 00	1,305,320 00	363,880 00	318,450 00	1,350,750 00
3,306 25	716,480 00	145,080 00	134,505 00	727,510 00
.....	2,538,872 00	588,642 00	426,254 00	2,701,260 00
.....	535,655 00	129,835 00	96,580 00	568,910 00
.....	601,916 00	92,061 00	61,414 00	632,563 00
.....	1,039,515 00	230,715 00	194,930 00	1,075,300 00
.....	6,539,008 00	2,358,076 00	2,237,677 00	6,659,407 00
.....	631,107 00	198,350 00	168,775 00	660,682 00
3,527 10	8,341,169 00	3,134,224 00	2,229,092 00	9,246,301 00
150 00	797,760 00	149,820 00	113,200 00	834,380 00
.....	709,395 00	309,540 00	248,900 00	770,035 00
.....	764,545 00	195,635 00	170,285 00	789,895 00
.....	2,060,681 66	529,260 00	412,831 46	2,177,110 20
.....	3,633,776 00	999,393 00	748,599 00	3,884,570 00
2,500 00	2,022,593 00	651,545 00	497,220 00	2,176,918 00
.....	2,039,770 00	385,914 00	398,607 00	2,027,077 00
2,607 90	1,781,995 00	552,490 00	520,156 00	1,814,329 00
.....	2,796,400 00	763,340 00	647,525 00	2,912,215 00
75 00	1,525,580 00	359,545 00	367,280 00	1,617,845 00
.....	3,300,000 00	690,522 00	673,998 00	3,311,524 00
4,968 23	3,491,899 00	879,027 00	699,052 00	3,671,874 00
.....	2,295,715 00	577,485 00	503,025 00	2,370,175 00
.....	3,991,315 00	783,285 00	624,280 00	4,180,220 00
.....	944,218 00	285,035 00	209,048 00	1,020,205 00
.....	1,127,578 00	308,652 00	288,239 00	1,147,991 00
.....	4,792,200 00	1,465,400 00	1,160,500 00	5,097,100 00
\$92,463 05	\$426,700,877 66	\$116,113,807 08	\$90,189,679 85	\$451,625,004 89

TABLE VI.—Town Mutual Fire Insurance Companies.

Name of Company.	LOSSES.			Average insurance in force per policy.
	Unpaid of previous year and incurred during the year.	Paid, scaled down and compromised.	Unpaid Dec. 31, 1913.	
	(6-7)	(9-10)	(12)	
Albion Mutual Fire	\$8,601 42	\$8,601 42	.....	\$3,046 00
Alden & Black Brook Mutual Fire.....	2,496 55	2,496 55	.....	1,800 00
Apple River Scandinavian Mutual Fire...	4,536 24	4,536 24	.....	1,813 00
Arkdale Mutual Fire	541 68	541 63	.....	1,641 15
Arlington Mutual Fire	5,490 28	5,462 03	\$28 25	7,214 00
Ashippun Mutual Fire	1,683 78	1,683 78	.....	.....
Ashford Mutual Fire	2,911 65	2,911 65	.....	2,832 00
Aurora Mutual Fire	11,174 17	7,435 70	3,738 47	1,788 00
Baraboo Farmers Mutual	3,919 55	3,919 55	.....	2,025 00
Berlin Fire & Lightning.....	12,020 00	12,020 00	.....	1,908 00
Berlin Fire	800 76	800 76	.....	1,805 00
Berry & Roxbury Mutual Fire	396 68	396 68	.....	2,951 00
Bloomfield Mutual Fire	2,804 75	2,804 75	.....	2,789 00
Bloomington Mutual Fire	7,411 02	7,411 02	.....	1,763 00
Blue Mounds Mutual Fire & Lightning...	2,819 63	2,149 63	700 00	2,424 00
Bohemian Farmers Mutual Fire	2,843 70	2,843 70	.....	2,274 00
Bohemian Mutual Fire	6,109 00	6,109 00	.....	1,857 00
Brighton Mutual Fire & Lightning	202 00	202 00	.....	1,906 00
Bristol Mutual Fire	354 75	78 15	276 60	2,625 00
Burnett & Beaver Dam Mutual Fire	2,823 24	2,823 24	.....	2,201 00
Calamus Mutual Fire.....	314 50	314 50	.....	2,465 00
Caledonia Farmers Mutual Fire.....	314 66	314 66	.....	2,340 00
Caledonia Town Mutual Fire.....	2,043 88	2,043 88	.....	2,414 00
Caledonia Town	4,388 75	4,388 75	.....	2,074 00
Calumet Mutual Fire.....	15,569 25	8,887 51	6,711 74	2,429 00
Cedarburg Mutual Fire.....	5,901 43	5,843 43	58 00	2,422 00
Cicero Mutual Fire.....	4,352 19	4,352 19	.....	2,592 00
Columbus Mutual Town	4,679 43	4,679 43	.....	2,590 00
Cottage Grove Mutual Fire.....	5,573 84	5,573 84	.....	2,084 65
Crawford County Mutual Fire.....	9,409 23	9,409 28	.....	1,901 00
Crystal Lake Mutual Fire.....	5,313 47	5,288 47	25 00	1,691 11
Darlington Mutual Fire.....	20,066 60	20,066 60	.....	2,158 00
Dayton Farmers Mutual Fire.....	3,610 00	3,610 00	.....	1,758 00
Dayton Mutual Fire.....	2,870 00	2,870 00	.....	1,518 00
Dodgeville Town	1,203 92	1,203 92	.....	2,672 44
Dupont Farmers Mutual Fire.....	10,225 04	7,806 75	2,328 29	2,661 00
Eagle Point Mutual Fire.....	22,923 65	22,923 65	.....	2,323 30
Eastman Bohemian Mutual Fire.....	401 00	401 00	.....	2,168 70
Elba Mutual Fire.....	6,322 83	6,322 83	.....	2,100 00
Ettrick Scandinavian Mutual Fire.....	7,463 74	7,463 74	.....	1,919 30
Fall Creek Farmers Mutual Fire.....	12,920 69	12,920 69	.....	2,452 21
Farmers Equity Town Mutual Fire.....	263 00	163 00	100 00	3,839 30
Farmers Home—Ellington	7,272 51	7,260 51	13 00	.....
Farmers Home—Little Chute.....	804 65	804 65	.....	.....
Farmers Mutual—Albany	2,595 00	2,595 00	.....	2,002 00
Farmers Mutual—Bristol	362 18	362 18	.....	2,756 00
Farmers Mutual—Burlington	2,596 55	2,596 55	.....	2,245 00
Farmers Mutual—Clarno	9,190 93	9,190 93	.....	2,735 00
Farmers Mutual—Menomonie	13,870 35	13,830 35	40 00	1,827 00
Farmers Mutual—Dover	3,250 87	3,250 87	.....	2,942 00
Farmers Mutual—Franklin	7,543 64	7,543 64	.....	2,746 00
Farmers Mutual—Geneva	3,619 92	3,619 92	.....	2,330 84
Farmers Mutual—Greenfield	8,203 35	8,196 17	7 18	1,966 97
Farmers Mutual Grover.....	6,741 00	5,519 00	1,222 00	1,684 14

TABLE VI.—Town Mutual Fire Insurance Companies.

Name of Company.	LOSSES.			Average insurance in force per policy.
	Unpaid of previous year and incurred during the year.	Paid, scaled down and compromised.	Unpaid Dec. 31, 1913.	
	(6-7)	(9-10)	(12)	
	(14)			
Farmers Mutual—Harmony	\$4,000 14	\$4,000 14		\$2,326 00
Farmers Mutual—Johnstown	1,851 00	1,851 00		2,239 00
Farmers Mutual—Koshkonong	5,007 21	5,007 21		2,838 00
Farmers Mutual—Lewiston	1,738 58	1,738 58		1,865 00
Farmers Mutual—Marcellon	3,930 68	3,930 68		2,121 00
Farmers Mutual—Mukwanago	3,282 12	3,282 12		1,554 00
Farmers Mutual—Newark	8,414 14	8,414 14		2,060 75
Farmers Mutual—New Berlin	2,372 85	2,372 85		2,163 25
Farmers Mutual—Otsego	2,776 00	2,776 00		2,774 00
Farmers Mutual—Ripon	3,977 70	3,977 70		863 00
Farmers Mutual—Solon Springs.....	1,000 00	860 00	\$140 00	1,805 48
Farmers Mutual—Spring Prairie	4,313 15	4,313 15		2,838 00
Farmers Mutual—Sugar Creek	10,338 92	9,803 92	535 00	3,186 00
Farmers Mutual—Troy	687 43	687 43		2,568 00
Farmers Mutual—Union	11,803 38	11,703 38	100 00	1,876 00
Farmers Mutual—Walworth	3,696 60	3,696 60		2,782 00
Farmers Mutual—Waterford	589 08	589 08		2,679 00
Farmers Mutual—Waukesha	14,151 84	11,056 77	3,095 07	1,832 00
Farmers Mutual—Wauwatosa	3,604 63	3,604 63		2,196 00
Farmers Mutual—Wayne	188 33	188 33		1,930 00
Farmers Mutual—Wonewoc	8,791 57	8,791 57		2,617 00
Farmers Mutual—Yorkville & Mt. Pleasant	2,205 20	2,205 20		1,909 00
Farmers Mutual—Lake	3,525 50	3,475 50	50 00	1,734 00
Farmers Mutual—Sparta	2,228 87	2,223 27	5 60	2,754 00
Farmers Mutual Protective—Medina & York	2,413 25	2,413 25		916 69
Farmers Mutual Town—Bayfield County				933 26
Farmers Mutual Town—Hayward	1,271 37	1,065 67	205 70	1,143 00
Farmers Mutual Town—Haugen	410 17	410 17		1,139 48
Farmers Mutual Town—Eagle	1,393 32	1,393 32		1,139 48
Farmers Mutual Town—Butternut	1,014 25	1,014 25		2,143 56
Farmers Mutual Town—Spring Grove.....	7,433 16	7,438 16		2,048 00
Farmers Mutual Town—Tomah	7,249 94	7,249 94		2,034 30
Farmington Mutual Fire.....	4,585 48	4,585 48		8,270 51
Fountain City Mutual Fire.....	8,270 51	8,270 51		10,490 51
Franklin Farmers Mutual Fire.....	10,490 51	10,490 51		2,755 83
German Farmers Mutual—Ridgeville.....	3,100 00	3,100 00		1,825 09
German Mutual Farmers—Kewaunee	6,266 48	6,266 48		2,505 00
German Mutual Farmers—Mishicott	319 50	319 50		2,932 05
German Mutual Fire—Auburn	9,406 51	9,406 51		2,400 84
German Mutual Fire Society—Liberty	10,027 75	8,841 45	1,186 30	1,988 20
German Mutual Fire Society—Marion	8,082 30	8,082 30		1,900 29
Hamburg Town Mutual Fire.....	4,276 00	4,276 00		2,044 00
Hartland Farmers Mutual Fire.....	12,167 91	12,167 91		2,142 00
Henrietta Greenwood & Union Mutual Fire	158 00	158 00		1,909 00
Hull Town Mutual Fire.....	2,236 00	2,236 00		7,694 30
Hustisford Farmers Mutual Fire.....	7,694 30	7,694 30		1,973 00
Irving Mutual Fire.....	1,404 55	1,279 55	125 00	2,637 00
Ixonia Mutual Fire.....	1,221 88	1,221 88		2,236 00
Jamestown Mutual Fire.....	900 25	900 25		432 63
La Crosse County Scandinavian Mutual Fire	432 63	432 63		176 00
Lima Mutual Fire.....	176 00	175 00	1 00	4,809 00
Linden Town Mutual Fire.....	4,809 00	4,809 00		4,596 45
Linden Town Fire.....	4,596 45	4,585 85	30 60	2,585 07
Lisbon Fire	2,585 07	2,585 07		1,615 00

lxxxviii REPORT OF THE COMMISSIONER OF INSURANCE.

TABLE VI.—Town Mutual Fire Insurance Companies.

Name of Company.	LOSSES.			Average insurance in force per policy.
	Unpaid of previous year and incurred during the year.	Paid, scaled down and compromised.	Unpaid Dec. 31, 1913.	
	(6-7)	(9-10)	(12)	
Lisbon Mutual Fire.....	\$1,685 94	\$1,685 94	.....	\$3,057 00
Little Black Farmers Mutual Fire.....	1,838 50	1,838 50	.....	1,301 00
Lodi Farmers Mutual Fire.....	4,040 55	4,040 55	.....	2,442 00
Luck Mutual Fire.....	3,721 04	3,721 04	.....	2,203 00
Lynn Mutual Fire.....	18,315 83	17,615 83	\$700 00	1,907 00
Manchester, Kingston & Marquette Mutual Fire	2,382 35	2,382 35	.....	1,510 00
Manitowoc Rapids Farmers Mutual Fire....	6,049 75	6,049 75	.....	2,898 00
Maple Valley Mutual Fire.....	6,530 27	5,880 27	650 00	1,384 00
Martell Mutual Fire.....	6,478 23	6,126 93	351 30	1,681 00
Mazomanie & Black Earth Mutual Fire....	1,957 00	1,903 00	54 00	2,400 00
McMillan Grange Mutual Fire.....	2,201 50	2,201 50	.....	.....
Meeme Mutual Fire.....	9,359 96	9,359 96	.....	2,980 00
Menomonie, Granville & Germantown Mutual Fire	6,748 71	3,139 18	3,609 53	2,693 22
Merrimac Mutual Fire.....	4,535 51	4,105 51	430 00	3,105 08
Middleton Fire & Lightning.....	7,134 64	7,134 64	.....	2,588 00
Mt. Morris Norwegian Mutual Fire.....	7,490 33	4,909 83	2,580 50	1,800 00
Mt. Pleasant Mutual Fire.....	11,959 28	11,959 28	.....	.....
Mutual Farmers Fire—Newton	6,276 00	6,276 00	.....	3,253 00
Mutual Farmers Fire—Westfield	3,322 56	3,322 56	.....	3,089 00
Mutual Fire—Courtland	1,132 17	1,132 17	.....	2,200 00
Mutual Fire—Hampden	2,098 84	2,098 84	.....	2,455 00
Mutual Fire—Jefferson	4,688 25	4,688 25	.....	2,852 41
Mutual Fire—La Prairie	15,055 42	15,031 22	24 20	2,529 00
Mutual Fire—Marshfield	5,194 05	5,194 05	.....	2,614 19
Mutual Fire—Liberty Grove	1,827 78	1,827 78	.....	1,387 00
Mutual Fire—Oconomowoc	1,160 30	1,160 30	.....	.....
Mutual Fire—Sevastapol	9,721 49	9,688 04	33 45	2,137 91
Mutual Fire—Trenton	1,823 80	373 80	1,450 00	2,691 00
Mutual Home Fire .....	.....	.....	.....	804 66
Nekimi Mutual Fire.....	6,665 75	6,665 75	.....	1,920 45
Neva Mutual Fire.....	2,401 33	2,401 33	.....	1,920 45
New Denmark Mutual Fire.....	6,409 01	5,789 01	620 00	1,927 00
New Hope Norwegian Mutual Fire.....	785 55	785 55	.....	2,570 83
Oakfield Farmers Mutual Fire.....	8,431 76	8,431 76	.....	2,767 40
Oak Grove Mutual Fire—Barron County	11,070 03	11,070 03	.....	1,604 00
Oak Grove Mutual Fire—Dodge County	115 85	115 85	.....	2,877 19
Oakland Mutual Fire.....	217 02	217 02	.....	2,224 00
Oregon Mutual Fire.....	185 50	185 50	.....	1,907 47
Paris Mutual Fire.....	680 00	680 00	.....	2,145 00
Pella Mutual Fire.....	2,965 82	2,965 82	.....	2,961 42
Perry Mutual Fire.....	9,938 35	9,938 35	.....	2,484 00
Pigeon Mutual Fire.....	11,852 58	10 954 58	.....	2,159 00
Plain Mutual Fire.....	922 90	922 90	.....	2,615 00
Plymouth Mutual Fire.....	4,083 15	4,083 15	.....	2,797 85
Portage County Polish Fire.....	5,907 22	4,439 72	1,467 50	1,510 00
Price County Mutual Fire.....	2,379 73	2,379 73	.....	1,124 93
Primrose Mutual Fire.....	1,293 17	1,293 17	.....	2,814 00
Princeton & St. Marie Mutual Fire.....	719 00	710 00	.....	1,942 93
Pulaski Mutual Fire.....	5,547 60	5,547 60	.....	2,560 00
Randolph & Scott Mutual Fire.....	4,928 99	4,928 99	.....	1,991 00
Raymond Mutual Fire.....	171 05	171 05	.....	2,403 39
Reedsburg Mutual Fire.....	1,187 30	1,187 30	.....	2,134 40
Richmond Mutual Fire.....	2,615 06	2,615 06	.....	2,043 60
River Falls Mutual Fire.....	5,486 00	5,086 00	400 00	2,293 70

TABLE VI.—Town Mutual Fire Insurance Companies.

Name of Company.	LOSSES.			Average insurance in force per policy.
	Unpaid of previous year and incurred during the year.	Paid, scaled down and compromised.	Unpaid Dec. 31, 1913.	
	(6-7)	(9-10)	(2)	
			(14)	
Rockland Mutual Fire.....	\$3,036 46	\$3,036 46	.....	\$2,568 60
Rosendale Mutual Fire.....	5,025 78	4,960 78	\$65 00	3,112 00
Salem Mutual Fire & Lightning.....	47 50	47 50	.....	.....
Saukville Mutual Fire.....	2,326 16	2,326 16	.....	.....
Scandia Mutual Fire.....	4,523 91	3,145 41	1,378 50	1,684 00
Scandinavian Mutual Fire.....	743 70	743 70	.....	2,673 00
Scandinavian Mutual Town.....	2,491 68	2,491 63	.....	2,552 00
Seneca, Sigel & Rudolph Mutual Fire.....	9,229 20	9,229 20	.....	1,744 00
Shelby Farmers Mutual Fire.....	11,400 58	11,277 50	123 08	2,341 00
Somers Mutual Fire.....	3,835 75	3,835 75	.....	2,561 00
Stark Mutual Fire.....	2,215 12	2,215 12	.....	1,527 00
Stettin Mutual Fire.....	2,424 24	2,424 24	.....	2,610 00
Stockholm Mutual Fire.....	1,897 23	1,897 28	.....	1,896 00
Stockton Town Mutual Fire.....	10,500 52	10,500 52	.....	1,527 00
Sullivan Mutual Fire.....	2,593 02	1,118 02	1,475 00	1,986 00
Summit Mutual Fire.....	3,517 50	717 50	2,800 00	1,840 00
Theresa Mutual Fire.....	9,109 32	9,109 32	.....	2,881 00
Town of Belgium Mutual Fire.....	82 00	82 00	.....	2,235 00
Town of Clyman Mutual Fire.....	3,386 00	3,386 00	.....	3,311 00
Town of Concord Mutual Fire.....	2,382 35	2,382 35	.....	2,882 00
Town of Herman Mutual Fire.....	8,214 45	8,214 45	.....	3,016 00
Town of Holland Mutual Fire.....	2,848 45	2,848 45	.....	1,840 00
Town of Jefferson Mutual Fire.....	24,890 93	21,463 83	3,527 10	3,347 00
Town of Lebanon Mutual Fire.....	268 11	268 11	.....	2,887 00
Town of Montpelier Mutual Fire.....	8 00	8 00	.....	2,187 00
Town of Sharon Mutual Fire.....	491 50	491 50	.....	1,858 00
Town of Watertown Mutual Fire.....	3,205 50	3,205 50	.....	2,974 00
Town of Wilson Mutual Fire.....	2,118 40	2,118 40	.....	2,855 45
Trade Lake Mutual Fire.....	12,272 50	9,772 50	2,500 00	1,515 00
Trempealeau County Mutual Fire.....	1,661 59	1,661 59	.....	2,062 00
Utica Farmers Mutual Fire.....	6,315 70	5,173 70	1,142 00	1,335 00
Utica Fire.....	3,163 42	3,163 42	.....	2,482 70
Vernon Mutual Fire.....	1,224 65	1,149 65	75 00	2,038 00
Vinland Mutual Fire.....	2,278 60	2,278 60	.....	2,804 00
Warren Mutual Fire.....	14,934 58	13,962 93	971 65	2,447 91
Waupun Mutual Fire.....	1,621 12	1,621 12	.....	2,678 16
West Bend Mutual Fire.....	7,647 31	7,647 31	.....	3,036 00
Westford Mutual Fire.....	676 61	676 64	.....	2,318 64
Winchester Mutual Fire.....	101 86	101 86	.....	3,061 00
Wrightstown & Morrison Mutual Fire.....	7,680 14	7,680 14	.....	2,352 15
Total	\$955,498 70	\$907,450 09	\$48,048 61	.....

TABLE I.—*Mutual Hail and Cyclone*

Name of Company.	Location of Secretary.	Amount of net ledger assets Dec. 31. of previous year.	Pre-	Assess-
			miums.	ments.
			(1)	(2-3)
Buffalo County Mutual Storm & Cyclone	Fountain City.	\$353 86	\$386 03	.....
Central Mutual Hail and Cyclone.....	Hortonville ...	409 56	.....	\$9,865 25
Farmers Home Mutual Hail, Tornado & Cyclone	Seymour	6,007 79	3,051 53	60 00
Farmers Mutual Tornado Cyclone and Hurricane	DePere	5,453 24	574 38	.....
Mutual Tornado	Janesville	2 97	76 06	2,015 86
Lynn Mutual Tornado Cyclone and Hurricane	Neillsville	422 44	2,318 25	.....
Monroe Co. Limited Mutual Tornado-Cyclone Co.	Sparta	1,825 98	1,042 53	.....
Mutual Cyclone Ins. Co.	Mishicott	820 12	.....	6 81
Northwestern Farmers Mut. Hail & Cyclone	Waterloo	273 69	.....	4,179 64
North Wisconsin Farmers Mutual Cyclone.	Paskin	1,116 65	.....	7,925 32
Price Co. Farmers Mutual Cyclone.....	Philips .....	.....	77 95	142 78
Richfield Mutual Hail & Cyclone.....	Richfield	186 89	154 71	.....
Wisc. Farmers Mutual Hail & Cyclone.....	JunEAU	372 38	.....	27,874 41
Wisconsin Tornado Mutual	Evansville	3,027 72	2,911 92	19 59
St. Paul Mutual Hail & Cyclone.....	St. Paul, Minn.	125,443 44	.....	218,114 48
Total.....	.....	\$145,711 73	\$10,593 39	\$270,204 05

Insurance Companies.

INCOME.					Total assets of previous year and income.
Policy fees.	Deduct for reinsurance, cancellations and dividends.	Total pre- miums and assessments less deductions.	All other.	Total income during the year.	
(8)	(10-12)	(14)	(15-19)	(20)	
\$111 00	.....	\$497 03	.....	\$497 03	\$850 89
2,957 50	.....	12,822 75	\$3 00	12,825 75	13,235 31
1,047 50	\$24 03	4,135 00	206 48	4,341 48	10,349 27
163 50	.....	737 88	158 52	896 40	6,349 64
55 50	.....	2,147 42	.....	2,147 42	2,150 39
.....	.....	2,313 25	103 25	2,421 50	2,843 94
148 50	7 45	1,183 58	58 05	1,241 63	3,067 61
17 50	.....	24 31	21 00	45 31	865 43
115 00	.....	4,294 64	500 00	4,794 64	5,068 33
982 50	.....	8,907 82	664 57	9,572 39	10,689 04
32 00	.....	252 76	.....	252 76	252 76
124 50	.....	279 21	5 60	284 81	471 70
4,165 00	.....	32,039 41	3,000 00	35,039 41	35,411 77
1,042 50	23 69	3,950 23	1,200 00	5,150 23	8,172 95
.....	.....	218,114 48	4,482 65	222,597 13	348,010 57
\$10,962 50	\$55 17	\$201,704 77	\$10,403 12	\$302,107 89	\$447,819 62

TABLE II.—*Mutual Hail and*

Name of Company.	DISBURSEMENTS.				Balance.
	Paid for losses.	Total expenses.	All other.	Total disburse- ments.	
	(1)	(20)	(2-3-4)	(21)	
Buffalo Co. Mut. Storm and Cyclone	\$242 05	\$523 61	.....	\$765 66	\$85 23
Central Mutual Hail and Cy- clone	4,454 36	6,490 29	.....	10,944 65	2,290 66
Farmers Home Mut. Hail.....	1,799 37	1,563 14	.....	3,362 51	6,986 76
Farmers Mut. Tornado, Cyc- lone and Hurricane.....	147 69	289 91	.....	437 50	5,912 14
Mutual Tornado	1,752 44	96 27	\$50 00	1,898 71	251 68
Lynn Mut. Tornado, Cyclone and Hurricane	792 32	1,234 21	100 00	2,126 53	717 41
Monroe Co. Limited Mut. Tornado-Cyclone Co.	129 50	234 03	.....	363 53	2,704 03
Mut. Cyclone Ins. Co.	115 95	194 75	.....	310 70	554 73
Northwestern Farmers Mut. Hail & Cyclone.....	1,151 87	3,692 57	.....	4,844 44	223 89
North Wisconsin Farmers Mut. Cyclone	6,784 09	2,938 18	600 00	10,322 27	366 77
Price Co. Farmers Mut. Cyc..	4 00	133 06	.....	137 06	115 70
Richfield Mut. Hail & Cyclone .....	.....	187 46	.....	187 46	.....
Wisconsin Farmers Mutual Hail & Cyclone	18,854 24	11,284 24	3,000 00	33,138 48	2,273 31
Wisconsin Tornado Mutual..	3,980 82	2,119 72	1,200 00	7,300 54	872 41
St. Paul Mut. Hail & Cyc...	130,063 61	60,995 54	3,710 18	194,769 33	153,271 24
Total	\$170,272 31	\$91,976 88	\$8,660 18	\$270,909 37	\$176,910 25

Cyclone Insurance Companies.

LEDGER ASSETS.

Cash.	Loans on mortgages on real estate.	Bills receivable and agents' debit balances secured.	All other.	Total ledger assets.
(1-5)	(7)	(8-9-10)	(6: 11-14)	(15)
\$85 23				\$85 23
2,190 66			\$100 00	2,290 66
3,271 76	\$2,815 00	\$900 00		6,986 76
5,868 04		44 10		5,912 14
251 68				251 68
716 91		50		717 41
104 08		2,600 00		2,704 08
554 73				554 73
223 89				223 89
366 77				366 77
115 70				115 70
284 24				284 24
2,273 31				2,273 31
833 01		39 40		872 41
153,271 24				153,271 24
\$170,411 25	\$2,815 00	\$3,584 00	\$100 00	\$176,910 25

TABLE III.—*Mutual Hail and*

Name of Company.	NON-LEDGER ASSETS.			Total.
	Unpaid assessments levied on or after Nov. 1 of current year.	Unpaid assessments levied during current year prior to Nov. 1 and prior to current year.	All other.	
	(17)	(18-19)	(16: 21-24)	(25)
Buffalo Co. Mut. Storm & Cyclone				
Central Mutual Hail and Cyclone		\$5,360 80	\$670 00	\$6,030 80
Farmers Home Mutual Hall.....		220 00	335 00	555 00
Farmers Mut. Tornado, Cyclone and Hurricane			55 00	55 00
Mutual Tornado		61 36	15 00	76 36
Lynn Mut. Tornado, Cyclone and Hurricane			50 00	50 00
Monroe Co. Limited Mut. Tornado-Cyclone Co.			2 50	2 50
Mutual Cyclone Ins. Co.....		22 06	15 00	37 06
Northwestern Farmers Mut. Hail & Cyclone		499 20	800 00	1,299 20
North Wisconsin Farmers Mut. Cyclone		2,975 28	210 00	3,185 28
Price Co. Farmers Mut. Fire.....		1 99	20 00	21 99
Richfield Mutual Hail & Cyclone..			20 00	20 00
Wisconsin Farmers Mutual Hail & Cyclone		3,043 60	900 00	3,943 60
Wisconsin Tornado Mutual.....			45 00	45 00
St. Paul Mut. Hail & Cyclone..	\$151,373 31	63,444 82	9,600 00	224,418 13
Total	\$151,373 31	\$75,029 11	\$12,737 50	\$239,739 92

Cyclone Insurance Companies.

Gross assets.	DEDUCT ASSETS NOT ADMITTED.			Total admitted assets
	Unpaid assessments levied during current year prior to Nov. 1 and prior to current year.	All other.	Deduct total assets not admitted.	
(26)	(1-2)	(4-8)	(9)	(10)
\$85 93				\$85 23
8,321 46	\$5,360 89	\$670 00	\$6,030 80	2,290 66
7,541 76	220 00	335 00	555 00	6,986 76
5,967 14		96 10	96 10	5,871 04
328 04	61 33	15 00	96 10	251 68
767 41		50 00	50 00	717 41
2,706 58		2 50	2 50	2,704 08
591 79	22 06	15 00	37 06	554 73
1,523 09	499 20	800 00	1,299 20	223 89
3,552 05	2,975 28	210 00	3,185 28	366 77
137 69	1 99	20 00	21 99	115 70
304 24		20 00	20 00	284 24
6,216 91	3,043 60	900 00	3,943 60	2,273 31
917 41		84 40	84 40	833 01
377,689 37	63,444 82		63,444 82	314,244 55
\$416,650 17	\$75,629 11	\$3,218 00	\$78,847 11	\$337,803 06

TABLE IV.—*Mutual Hail and*

Name of Company.	LIABILITIES.			
	Amount of losses due and unpaid.	Amount of losses adjusted, not due, not adjusted and resisted.	Total amount of unpaid losses.	All other.
	(11)	(12-14)	(15)	(16-21)
Buffalo County Mutual Storm and Cyclone.....				
Central Mutual Hail and Cyclone.....	\$17 00	\$997 22	\$1,014 22	.....
Farmers Home Mutual Hail.....				.....
Farmers Mutual Tornado, Cyclone and Hurricane Mutual Tornado				\$1,068 49 3 00
Lynn Mutual Tornado, Cyclone and Hurricane.....				.....
Monroe Co. Limited Mutual Tornado-Cyclone-Co. Mutual Cyclone Ins. Co.....				.....
Northwestern Farmers Mut. Hail & Cyclone.....		1,405 20	1,405 20	500 00
North Wisconsin Farmers Mutual Cyclone.....	452 80	75 00	527 80	1,054 47
Price Co. Farmers Mutual Cyclone.....				.....
Richfield Mutual Hail & Cyclone.....				.....
Wisc. Farmers Mutual Hail & Cyclone.....				.....
Wisconsin Farmers Mutual Hail & Cyclone.....		66 00	66 00	.....
St. Paul Mutual Hail & Cyclone.....		1,250 00	1,250 00	750 00
Total	\$469 80	\$3,793 42	\$4,263 22	\$3,375 96

Cyclone Insurance Companies.

Risks.				
Total liabilities.	In force Dec. 31, 1912.	Written and renewed during 1913.	Deduct those expired and cancelled.	In force at end of the year.
(22)	(1)	(2)	(4)	(5)
.....	\$13,459 50	\$1,930 15	\$1,418 31	\$13,991 34
\$1,014 22	2,379,083 00	1,059,006 00	631,443 00	2,836,646 00
.....	3,602,496 00	1,129,689 00	417,379 00	4,314,806 00
1,068 49	577,262 55	145,607 00	79,673 75	643,195 80
3 00	321,460 00	76,157 00	112,939 00	234,678 00
.....	1,972,886 00	1,013,662 00	302,477 00	2,684,071 00
.....	409,935 00	208,925 00	3,350 00	615,510 00
.....	560,950 00	9,025 00	2,800 00	597,175 00
1,905 20	1,156,288 00	73,435 00	583,476 00	646,247 00
1,582 27	2,096,642 00	436,578 00	230,657 00	2,332,563 00
.....	.....	73,508 00	.....	73,508 00
.....	500,497 00	155,000 00	247,429 00	408,069 00
.....	3,722,543 50	1,242,582 00	1,198,067 00	3,767,061 50
66 00	3,732,821 06	1,410,330 00	373,283 09	4,269,862 97
2,000 00	19,862,806 00	12,452,135 00	13,392,802 00	13,922,139 00
\$7,639 18	\$40,909,134 61	\$19,517,569 15	\$18,047 200 15	\$42,379,503 61

TABLE V.—*Mutual Hail and Cyclone Insurance Companies.*

Name of Company.	LOSSES.			
	Unpaid of previous year and incurred during the year.	Paid, scaled down, and com- promised during the year.	Unpaid, Dec. 31, end of year.	Average insurance in force per policy.
	(6-7)	(9-10)	(12)	(14)
Buffalo County Mutual Storm & Cyclone	\$242 05	\$242 05	.....	\$1,115 85
Central Mutual Hail and Cyclone.....	5,475 08	4,460 86	\$1,014 22	816 00
.....	1,799 37	1,799 37	.....	1,409 00
Farmers Mutual Tornado, Cyclone and Hurricane	147 69	147 69	.....	1,222 00
Mutual Tornado	1,752 44	1,752 44	.....	1,897 00
Lynn Mutual Tornado, Cyclone and Hur- cane	792 32	792 32	.....	1,626 71
Monroe Co. Limited Mutual Tornado-Cy- clone Co.	129 50	129 50	.....	1,714 23
Mutual Cyclone Ins. Co.....	115 95	115 95	.....	1,806 00
Northwestern Farmers Mut Hail and Cy- clone	2,497 07	1,151 87	1,345 20	1,137 00
North Wisconsin Farmers Mutual Cyclone	7,311 89	6,784 09	527 80	1,000 00
Price Co. Farmers Mut. Fire.....	4 00	4 00	.....	1,148 00
Richfield Mutual Hail and Cyclone.....	.....	.....	.....	.....
Wisconsin Farmers Mutual Hail and Cyclone	18,854 24	18,854 24	.....	654 23
Wisconsin Tornado Mutual.....	4,046 82	3,980 82	66 00	1,872 00
St. Paul Mutual Hail and Cyclone.....	130,063 61	130,063 61	.....	.....
Total.....	\$173,232 03	\$170,278 81	\$2,953 22	.....

Domestic Mutual Insurance Companies

III. Ins.—1.

No. 1.

ALMA MUTUAL FIRE INSURANCE COMPANY,

ALMA, BUFFALO COUNTY.

[Organized or Incorporated June 10, 1897. Commenced business
July 27, 1897.]President, WM. HEISE, Alma, Wis.
Secretary, P. E. IBACH, Alma, Wis.
Express office of Secretary, Alma, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$6,587 33

INCOME.

Gross premiums on all business writ-
ten during the year \$305 60
Returned on cancellations 12 55Total premiums and assessments, less
deductions \$293 05
Cash received as interest 244 50

Total income during year 537 51

Total assets of previous year and income... \$7,124 88

DISBURSEMENTS.

Paid for fire department taxes..... \$7 02
Paid for fire marshal taxes 1 32
Salaries paid officials 95 00
Postage, printing and stationery.... 3 12
All other disbursements: Commis-
sioner of insurance for examining
company books 4 89

Total disbursements 111 35

Balance \$7,013 53

LEDGER ASSETS.

Cash deposited in German American
Bank, Alma \$6,500 00
Cash belonging to company, in hands
of treasurer 513 53

Total ledger assets \$7,013 53

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	54	\$39,950 00
Written and renewed during the year...	46	34,650 00
	<hr/>	<hr/>
Total	100	\$74,600 00
Deduct those expired and cancelled.....	46	33,250 00
	<hr/>	<hr/>
In force at the end of the year...	54	\$41,350 00
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization		\$211 85
Average insurance in force per policy.....		770 37

No. 2.

BARABOO MUTUAL FIRE INSURANCE COMPANY,

BARABOO, SAUK COUNTY.

[Organized or Incorporated Oct, 22, 1895. Commenced business
Nov. 5, 1895.]

President, D. HACKETT, Baraboo, Wis.
Secretary, R. B. GRIGGS, Baraboo, Wis.
Express office of Secretary, Baraboo, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$9,109 59

INCOME.

Gross premiums on all business written during the year

	\$1,071 35
Returned on cancellations	2 50

Total premiums and assessments, less deductions	\$1,068 85
Cash received as interest	359 14
Cash received from all other sources:	
C. & N. W. Ry. Co. on loss paid	
by us last year	250 00

Total income during year

	<hr/>	1,677 99
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Total assets of previous year and income.....

	<hr/> <hr/>	\$10,787 58
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DISBURSEMENTS.

Paid for losses	\$153 72	
Paid for fire department taxes.....	19 74	
Paid for fire marshal taxes.....	3 70	
Paid premium on bonds purchased..	24 10	
Fees paid officials	132 00	
Postage, printing and stationery....	29 12	
All other disbursements:		
Janitor	1 00	
Examination by Ins. dept.....	4 73	
Mutual Underwriters assn.....	5 00	
Collection charges from C. & N.		
W. Ry. Co.....	50 00	
New note book and rent	23 00	
Total disbursements		445 11
Balance		\$10,342 47

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$156 67	
Cash deposited in First Nat. Bank...	3,098 90	
Mortgage loans on real estate, first liens	2,000 00	
Other ledger assets:		
County and municipal bonds....	5,000 00	
Due from policyholders	86 90	
Total ledger assets		\$10,342 47

NON-LEDGER ASSETS.

Interest due or accrued, about.....		75 00
Admitted assets		\$10,417 47

LIABILITIES.

Unearned premiums		\$1,171 36
	No.	Amount.

RISKS.

In force on the 31st day of December of the preceding year	428	\$404,300 00
Written and renewed during the year...	209	201,510 00
Total	637	\$605,810 00
Deduct those expired and cancelled.....	191	175,345 00
In force at the end of the year...	446	\$430,465 00

LOSSES AND CLAIMS.

Losses and claims incurred during year..	4	\$153 72
Amount of losses paid since organization	70	\$6,869 35
Average insurance in force per policy...		987 82

No. 3.

*BEAVER DAM CITY MUTUAL FIRE INSURANCE
COMPANY,

BEAVER DAM, DODGE COUNTY.

[Organized or Incorporated March 31, 1905. Commenced business
June 1, 1905.]

President, B. F. SHERMAN, Beaver Dam, Wis.
Secretary, O. C. HUSTING, Allenton, Wis.
Express office of Secretary, New Allenton, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$790 97

INCOME.

Gross premiums on all business written during the year	\$395 49	
Assessments actually received on current year's assessments	1,600 25	
Assessments actually received on previous years' assessments	791 67	
Total collections	\$2,787 41	
Returned on cancellations	153 54	
Total premiums and assessments, less deductions	\$2,633 87	
Cash received as interest	1 82	
Cash received as borrowed money (date borrowed, April 10, 1913) ..	400 00	
Cash received from all other sources: Rent, \$9.00; sale of furniture,...	113 75	
Total income during year		3,149 44
Total assets of previous year and income...		\$3,940 41

*Ceased business.

DISBURSEMENTS.

Paid for losses	\$2,004 33	
Paid for fire department taxes.....	55 44	
Paid for fire marshal taxes.....	34 74	
Borrowed money (date repaid, May 10, 1913)	400 00	
Interest on borrowed money.....	2 00	
Salaries paid officials	596 31	
Agents' compensation: Commissions	162 87	
Paid for collection of assessments...	314 90	
Postage, printing and stationery....	39 61	
Express, telegraph, telephone and ex- change and light	49 59	
All other disbursements:		
Adjusting and inspecting	18 88	
Rent	39 00	
Agency reports	25 00	
Total disbursements		3,742 67
Balance		\$197 74
Cash deposited in German National Bank, Beaver Dam	\$81 11	
Agents' balances representing busi- ness written subsequent to Oct. 1, 1913	116 83	
Total ledger assets		\$197 94

NON-LEDGER ASSETS.

Unpaid assessments lev- ied during current year prior to Nov. 1.....	\$277 00	
Unpaid assessments lev- ied prior to current year	2,231 26	
Total unpaid assessments...	\$2,508 26	
Furniture, fixtures, safes, supplies..	25 00	
Total non-ledger assets		2,533 26
Gross assets		\$2,731 26

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments lev- ied during current year prior to Nov. 1.....	\$277 00	
Unpaid assessments lev- ied prior to current year	2,231 26	
Total unpaid assessments...	\$2,508 26	

Furniture, fixtures, safes, supplies..	25 00
Deduct total assets not admitted.....	2,650 09
Total admitted assets	<u>\$81 11</u>

LIABILITIES.

Amount of losses due and unpaid, liability questionable	\$375 00
Amount due for salaries and commissions.....	39 70
Attorney fees, estimated.....	100 00
Total liabilities	<u>\$514 70</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	839	\$628,230 12
Written and renewed during the year....	...	43,591 67
Total .....	...	<u>\$672,821 79</u>
Deduct those expired and cancelled.....	...	<u>672,821 79</u>

LOSSES AND CLAIMS.

Losses and claims incurred during year.....	\$2,379 33
Losses and claims paid during year.....	2,044 33
Losses and claims remaining unpaid Dec. 31 end of year	<u>\$375 00</u>

No. 4.

BOWER CITY MUTUAL FIRE INSURANCE COMPANY,

JANESVILLE, ROCK COUNTY.

[Organized or Incorporated Feb. 26, 1904. Commenced business
March 23, 1904.]

President, F. S. BAINES, Janesville, Wis.
Secretary, GEO. A. JACOBS, Janesville, Wis.
Express office of Secretary, 13 W. Milwaukee St., Janesville.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$2,345 14
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INCOME.

Gross premiums on all business written during the year	\$6,527 98	
Paid for reinsurance	\$8 72	
Returned on cancellations	295 65	
Total deductions	304 37	
Total premiums and assessments, less deductions	\$6,223 61	
Cash received as interest	25 86	
Cash received from all other sources:		
Refund on losses	29 68	
Total income during year		6,279 15
Total assets of previous year and income...		\$8,624 29

DISBURSEMENTS.

Paid for losses	\$3,760 43	
Agents' balance charged off.....	65 78	
Paid for fire departments taxes.....	66 13	
Paid for fire marshal taxes.....	21 74	
Salaries and fees paid officials.....	506 46	
Total paid agents	1,543 84	
Paid for collection of assessments, inspection and adjusting	48 63	
Postage, printing and stationery....	26 71	
Express, telegraph, telephone and exchange	5 40	
All other disbursements:		
Dishonored checks	13 16	
Printing	17 71	
Assn. dues and expenses.....	16 53	
Duns	25 00	
Typewriter	30 00	
Sundries	7 10	
Total disbursements		6,154 62
Balance		\$2,469 67

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$267 54	
Cash deposited in banks.....	1,491 47	
Agents' balances representing business written subsequent to Oct. 1, 1913	584 48	
Agents' balances representing business written prior to Oct. 1, 1913.....	126 18	
Total ledger assets		\$2,469 6

NON-LEDGER ASSETS.

Interest due or accrued	\$30 00	
Furniture, fixtures and safes, \$30; supplies, \$30	60 00	
Total non-ledger assets		90 00
Gross assets		\$2,559 67

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$30; supplies \$30	\$60 00	
Agents' balance representing business written prior to Oct. 1, 1913.....	126 18	
Deduct total assets not admitted		186 18
Total admitted assets		\$2,373 49

LIABILITIES.

Amount of losses adjusted, not due.....		\$645 19
Amount due for salaries and commissions.....		600 00
Total liabilities		\$1,245 19

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1046	\$673,066 61
Written and renewed during the year...	833	600,544 87
Total	1879	\$1,273,611 48
Deduct those expired and cancelled.....	882	590,583 04
In force at the end of the year...	997	\$683,028 44

LOSSES AND CLAIMS.

Losses and claims unpaid Dec. 31 of previous year	\$15 93
Losses and claims incurred during the year.....	4,381 17
Total	\$4,397 10
Losses and claims paid during the year.....	3,751 91
Losses and claims remaining unpaid Dec. 31, end of the year	\$645 19
Amount of losses paid since organization.....	\$30,236 04
Average insurance in force per policy.....	655 99

No. 5.

CAPITAL CITY MUTUAL FIRE INSURANCE COMPANY,

MADISON, DANE COUNTY.

[Organized or Incorporated March 28, 1903. Commenced business
June 2, 1903.]President, ADAM BLIND, Madison, Wis.
Secretary, R. L. ADAMS, Madison, Wis.
Express office of Secretary, Madison, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$5,706 33

INCOME.

Gross premiums on all business written during the year	\$6,988 65	
Assessments actually received on previous years' assessments	195 19	
		<hr/>
Total collections	\$7,183 84	
Returned on cancellations	152 08	
		<hr/>
Total income during year.....		7,031 76
		<hr/>
Total assets of previous year and income...		\$12,738 09

DISBURSEMENTS.

Paid for losses, including \$704.19 for losses occurring in previous years	\$4,878 78	
Paid for fire department taxes.....	125 46	
Paid for fire marshal taxes.....	56 80	
Salaries, \$450.00 and fees, \$861.44, paid officials	1,311 44	
Agents' compjensation, commissions	1,746 59	
Postage, printing and stationery....	79 95	
Express, telegraph, telephone and exchange	1 05	
All other disbursements:		
Associations dues	1 50	
Rejection notices	5 00	
Office rent	50 00	
Attorneys' fees	320 81	
Treasurer's bond	7 50	
Subscription, R. G. Dun & Co....	25 00	
Adjusting losses	59 15	
		<hr/>
Total disbursements		8,669 03
		<hr/>
Balance		\$4,069 06
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in Commercial National Bank	\$2,889 98	
Cash belonging to company, in hands of treasurer	1,179 08	
	<hr/>	
Total ledger assets		\$4,069 06

NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year	\$803 74	
Furniture, fixtures and safes, \$200; supplies, \$25	225 00	
	<hr/>	
Total non-ledger assets		1,028 74
		<hr/>
Gross assets		\$5,097 80

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$803 74	
Furniture, fixtures and safes, \$200; supplies, \$25	225 00	
	<hr/>	
Deduct total assets not admitted.....		1,028 74
		<hr/>
Total admitted assets		\$4,069 06
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1868	\$1,458,918 01
Written and renewed during the year...	1038	740,408 89
	<hr/>	<hr/>
Total	2906	\$2,199,326 90
Deduct those expired and cancelled.....	1299	979,077 68
	<hr/>	<hr/>
In force at the end of the year....	1607	\$1,220,249 22
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

Losses and claims unpaid Dec. 31 of previous year	11	\$704 19
Losses and claims incurred during year..	28	4,174 59
	<hr/>	<hr/>
Total	39	\$4,878 78
Losses and claims paid during year....	39	4,878 78
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization.....		\$52,640 47
Average insurance in force per policy.....		759 33

No. 6.

**CAMPBELLSPORT MUTUAL FIRE INSURANCE
COMPANY,**

CAMPBELLSPORT, FOND DU LAC COUNTY

[Organized or Incorporated July 30, 1895. Commenced business
Sept. 18, 1895.]

President, O. G. HENDRICKS, Campbellsport, Wis.
Secretary, H. A. WRUCKE, Campbellsport, Wis.
Express office of Secretary, Campbellsport, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year **\$24,973 41**

INCOME.

Gross premiums written during year	\$29,473 30
Returned on cancellations, gross . . .	1,260 09
<hr/>	
Total premiums and assessments, less deductions	\$28,213 21
Cash as interest	754 84
Cash received from all other sources:	
Com. refund on return premiums.	314 38
Surety bond recovered, \$19.63; blanks sold, \$2; rent, 10c; old safe sold, \$100; old office and fixtures sold, \$141; lot sold, \$150	412 73
<hr/>	
Total income during year	29,695 16
<hr/>	
Total assets of previous year and income . .	\$54,668 57

DISBURSEMENTS.

Paid for losses, including \$1,347.78 for losses occurring in previous years	\$10,715 91
Paid for fire department taxes	410 45
Paid for fire marshal taxes	102 12
Salaries, \$1,334, and fees, \$2,287.20, paid officials	3,621 20
Agents' compensation: Commissions.	7,365 61
Printing and stationery	225 58
Express, telegraph, telephone and ex- change, postage, incidentals	234 34

All other disbursements:

Adjusting losses, \$173.36, Dun's reports, \$50	223 36	
Fuel, \$48.67; rent, \$7; insurance, \$26.45; furniture and fixtures, \$95.60	177 72	
Rejection reports, \$5; stamping clerk fees, \$1.65; association mortgages and dues, etc., \$33.32	39 97	
Lot bought	150 00	
Total disbursements		23,266 26
Balance		<u>\$31,402 31</u>

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$1,419 28	
Cash deposited in First State Bank, Campbellsport, Wis., \$5,180.96; Fond du Lac National Bank, Fond du Lac, Wis., \$3,632.34; certificate of deposit	8,813 30	
Book value of real estate: Office site, \$784.90; office building, \$4,248.02	5,032 92	
Mortgage loans on real estate, first liens	15,600 00	
Agents' balances representing business written subsequent to Oct. 1, 1913	464 00	
Agents' balances representing business written prior to Oct. 1, 1913 net	72 72	
Total ledger assets		\$31,402 31

NON-LEDGER ASSETS.

Interest due or accrued	\$345 26	
Furniture, fixtures and safes, \$700; supplies, \$175	875 00	
Other items: Subrogation claim	750 00	
Total non-ledger assets		1,970 26
Gross assets		<u>\$33,372 57</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1913 net	\$72 72	
Furniture, fixtures and safes, \$700; supplies, \$175	875 00	
Other items: Subrogation claim	750 00	
Deduct assets not admitted		1,697 72
Total admitted assets		<u>\$31,674 85</u>

LIABILITIES.

Amount of losses reported not adjusted (No., 3) estimated	\$2,000 00
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	5,323	\$4,583,974 81
Written and renewed during the year ...	3,812	3,205,966 26
Total	9,135	\$7,789,941 07
Deduct those expired and cancelled	3,663	3,040,820 20
In force at the end of the year ...	5,472	\$4,749,120 87

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	5	\$1,347 78
Losses and claims incurred during the year	72	11,368 13
Total	77	\$12,715 91
Losses and claims paid during year	4	\$3,075 00
Losses and claims scaled down and compromised during year	70	7,640 91
Total deductions	74	\$10,715 91
Losses and claims remaining unpaid Dec. 31, end of year	3	\$2,000 00
Amount of losses paid since organization	804	\$140,699 70
Average insurance in force per policy....	...	867 89

No. 7.

CITIZENS MUTUAL FIRE INSURANCE COMPANY,

JANESVILLE, ROCK COUNTY.

[Organized or Incorporated April, 1897. Commenced business May 8, 1897.]

President, A. E. MATHESON, Janesville, Wis.
 Secretary, GEO. A. JACOBS, Janesville, Wis.
 Express office of Secretary, 13 West Milwaukee St., Janesville.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$2,369 36
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INCOME.

Gross premiums on all business written during the year	\$17,220 65	
Assessments actually received on current year's assessments	9,214 56	
Total collections	\$26,435 21	
Paid for reinsurance ...	\$486 26	
Returned on cancellations	807 38	
Total deductions	1,293 64	
Total premiums and assessments, less deductions	\$25,141 57	
Cash received as borrowed money ..	1,000 00	
Cash received from all other sources:		
Accounts paid twice	86 43	
Reinsurance	679 02	
Total income during year		26,907 02
Total assets of previous year and income ...		\$29,276 38

DISBURSEMENTS.

Paid for losses	\$11,647 44	
Agents' balances charged off	50 80	
Paid for fire department taxes	231 03	
Paid for fire marshal taxes	65 22	
Borrowed money repaid	1,000 00	
Interest on borrowed money	6 67	
Salaries, \$1,774.84 being due from previous year	3,472 99	
The secretary pays out of his salary all office expenses not enumerated below.		
Total paid agents	4,078 64	
Sundries	9 00	
Printing	40 50	
Postage	179 89	
Exchange	8 40	
Attorney	48 61	
All other disbursements:		
Inspection and adjusting	198 86	
Duns	25 00	
Tax	1 38	
Association dues and Conv. exp. ..	16 53	
Rej. notices	2 50	
Typewriter	25 00	
Total disbursements		21,108 46
Balance		\$8,167 92

LEDGER ASSETS.

Cash in company's office or in hands of secretary	\$396 25	
Cash deposited in banks	5,928 56	
Bills receivable secured	251 16	
Agents' balances representing busi- ness written subsequent to Oct. 1, 1913	1,424 64	
Agents' balances representing busi- ness written prior to Oct. 1, 1913	167 31	
Total ledger assets		\$8,167 92

NON-LEDGER ASSETS.

Interest due or accrued	\$30 00	
Unpaid assessments levied during current year prior to Nov. 1	844 60	
Furniture, fixtures and safes, \$150; supplies, \$50	200 00	
Total non-ledger assets		1,074 60
Gross assets		\$9,242 52

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$844 60	
Agents' balances representing busi- ness written prior to Oct. 1, 1913	167 31	
Furniture, fixtures and safes, \$150; supplies, \$50	200 00	
Deduct total assets not admitted		1,211 91
Total admitted assets		\$8,030 61

LIABILITIES.

Amount of losses adjusted, not due .	\$1,588 22	
Amount of losses reported not ad- justed	50 00	
Total amount of unpaid losses		\$1,638 22
Amount due for salaries and commissions		770 59
Total liabilities		\$2,408 81

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2,937	\$2,267,651 78
Written and renewed during the year...	2,255	1,676,645 97
Total	5,192	\$3,944,297 75

Deduct those expired and cancelled	2,059	1,809,250 07
In force at the end of the year	3,133	\$2,135,047 68

LOSSES AND CLAIMS.

Losses and claims unpaid Dec. 31 of previous year		\$2,370 15
Losses and claims incurred during the year		10,915 52
Total		\$13,285 67
Losses and claims paid during year		11,647 44
Losses and claims remaining unpaid Dec. 31, end of year		\$1,638 23
Amount of losses paid since organization		\$86,217 69
Average insurance in force per policy		681 47

No. 8.

CITY OF OCONOMOWOC MUTUAL FIRE INSURANCE
COMPANY,

OCONOMOWOC, WAUKESHA COUNTY.

[Organized or Incorporated June 8, 1887. Commenced business
August 6, 1887.]President, F. W. MOLDENHAUER, Oconomowoc, Wis.
Secretary, E. W. DELANEY, Oconomowoc, Wis.
Express office of Secretary: Oconomowoc, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$8 38

INCOME.

Gross premiums on all business writ- ten during the year	\$612 99	
Assessments actually received on cur- rent year's assessments	94 77	
Total collections	\$707 76	
Returned on cancellations	9 30	
Total premiums and assessments, less deductions	\$698 46	
Cash received as borrowed money (date borrowed Dec. 2nd)	300 00	
Total income during year		998 46
Total assets of previous year and income		\$1,006 84

DISBURSEMENTS.

Paid for losses, including \$11.42 for losses occurring in previous years	\$676 68	
Paid for fire department taxes.....	11 14	
Paid for fire marshal taxes.....	2 32	
Borrowed money (date repaid Dec. 31)	150 00	
Interest on borrowed money	85	
Salaries paid officials	42 00	
Agents' compensation: Commissions	83 84	
Postage, printing and stationery....	3 25	
Express, telegraph, telephone and exchange	40	
All other disbursements:		
Wood, \$8; adjusting, \$11.21; Int. 75c; Treas. Bond, \$3; Ins. Dept. examining books and records of Co. \$4.55	26 76	
Total disbursements		997 99
Balance		<u>\$8 85</u>

LEDGER ASSETS.

Cash deposited in First National Bank of Oconomowoc	\$8 85
---	--------

NON-LEDGER ASSETS.

Unpaid assessments levied on or after Nov. 1, of current year	\$405 23	
Unpaid assessments levied prior to current year	177 60	
Total unpaid assessments....	\$582 83	
Furniture, fixtures and safes, \$100; supplies, \$25.00	125 00	
Total non-ledger assets		707 83
Gross assets		<u>\$716 68</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$177 60	
Furniture, fixtures and safes, \$100; supplies \$25	125 00	
Deduct total assets not admitted.....		302 60
Total admitted assets		<u>\$414 08</u>

LIABILITIES.

Amount due for salaries and commissions, Secretary	\$12 00
Borrowed money unpaid, \$150; interest on same, \$.85	150 85
All other accounts, bills, etc., remaining unpaid: Office rent	92 00
Total liabilities	<u>\$254 85</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	197	\$146,973 70
Written and renewed during the year....	108	72,091 00
Total	305	\$219,064 70
Deduct those expired and cancelled.....	107	75,491 70
In force at the end of the year....	198	<u>\$143,573 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	1	\$11 42
Losses and claims incurred during the year	3	665 26
Losses and claims incurred during year..	4	\$676 68
Losses and claims paid during year	4	676 68
Amount of losses paid since organization.....		<u>\$27,669 05</u>
Average insurance in force per policy.....		725 00

No. 9.

CITY OF PLYMOUTH MUTUAL FIRE INSURANCE
COMPANY,

PLYMOUTH, SHEBOYGAN COUNTY.

[Organized or Incorporated 1894. Commenced business, 1894.]

President, AUG. SCHMIDT, Plymouth, Wis.
 Secretary, A. L. ALBRECHT, Plymouth, Wis.
 Express office of Secretary: Plymouth, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$25,305 91

INCOME.

Gross premiums on all business written during the year 1913.....	\$1,117 91	
Returned on cancellations	14 88	
Total premiums and assessments less deductions	\$1,103 03	
Cash received as interest	1,165 00	
Total income during year		2,268 03
Total assets of previous year and income...		\$27,573 94

DISBURSEMENTS.

Paid for losses	\$32 93	
Paid for fire department taxes	20 32	
Paid for fire marshal taxes.....	3 81	
Salaries paid officials	260 00	
Postage, printing and stationery....	47 50	
All other disbursements:		
Treasurer's bond	15 00	
Accrued interest on bonds	13 47	
Total disbursements		393 03
Balance		\$27,180 91

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$1,680 91	
Mortgage loans on real estate, first liens	1,000 00	
Bills receivable not secured.....	10,000 00	
Agents' balances representing business written prior to Oct. 1, 1913	1,920 00	
Other ledger assets:		
Ry. City Water Works bonds....	11,600 00	
Green Bay Gas & Elec. bonds....	980 00	
Total ledger assets		\$27,180 91

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	509	\$539,640 00
Written and renewed during the year....	245	266,605 00
Total	754	\$806,245 00
Deduct those expired and cancelled.....	232	217,566 00
In force at the end of the year....	522	\$588,679 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	4	\$32 93
Losses and claims paid during year	4	32 93
		<hr/>
Amount of losses paid since organization		\$4,167 77
Average insurance in force per policy		1,108 58

No. 10.

CREAM CITY MUTUAL FIRE INSURANCE COMPANY,

MILWAUKEE, MILWAUKEE COUNTY.

[Organized or Incorporated July 27, 1889. Commenced business
August 19, 1889.]

President, H. C. SCHROEDER, 147 6th Street.
Secretary, RUD. REINKE, 147 6th Street.
Express office of Secretary, 147 6th Street, Milwaukee, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$37,910 18

INCOME.

Gross premiums on all business written during the year	\$6,682 62	
Returned on cancellations	135 24	
	<hr/>	
Total premiums and assessments, less deductions	\$6,547 38	
Cash received as interest	1,712 35	
	<hr/>	
Total income during year		8,259 73
		<hr/>
Total assets of previous year and income		\$46,169 91

DISBURSEMENTS.

Paid for losses	\$965 20
Agents' balances charged off	522 77
Paid for fire department taxes	111 27
Paid for fire marshal taxes	22 82
Salaries, \$555, and fees, \$501.25, paid officials	1,056 25
Agents' compensation: Commissions	1,879 13
Postage, printing and stationery	149 49
Office rent, etc.	143 00

All other disbursements:

Typewriter	80 00	
State Insp. fees, \$35.57; auditing Com., \$9.00	44 57	
\$30.00; adjusting fire losses, \$37.50; sundries, \$23.33	90 83	
Total disbursements		5,065 33
Balance		<u>\$41,104 58</u>

LEDGER ASSETS.

Cash deposited in West Side Bank:		
Savings department	\$1,157 01	
Open account	3,550 59	
Cash in company's office, or in hands of treasurer	168 70	
Mortgage loans on real estate, first liens	35,900 00	
Agents' balances representing busi- ness written subsequent to Oct. 1, 1913	328 28	
Total ledger assets		<u>\$41,104 58</u>

NON-LEDGER ASSETS.

Interest due or accrued	\$188 02	
Furniture, fixtures and safes, \$75; supplies, \$65	140 00	
Other items: Typewriter	110 00	
Total non-ledger assets		<u>438 02</u>
Gross assets		<u>\$41,542 60</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing busi- ness written prior to Oct. 1, 1913	\$328 28	
Furniture, fixtures and safes, \$75; supplies, \$65	140 00	
Other items: Typewriter	110 00	
Deduct total assets not admitted		<u>578 28</u>
Total admitted assets		<u>\$40,964 32</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2,736	\$2,189,532 68
Written and renewed during the year ..	990	827,230 00
Total	3,726	<u>\$3,116,762 68</u>
Deduct those expired and cancelled	899	808,483 99
In force at the end of the year ...	<u>2,827</u>	<u>\$2,308,278 69</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	16	\$965 20
Losses and claims paid during year	16	965 20
		<hr/>
Amount of losses paid since organization		\$16,463 59
Average insurance in force per policy		813 00

No. 11.

DE FOREST MUTUAL FIRE INSURANCE COMPANY,

DE FOREST, DANE COUNTY.

[Organized or Incorporated March 20, 1896. Commenced business
May 25, 1896.]

President, J. J. SCHATTSCHEIDER, DeForest, Wis.
Secretary, EDWARD KAROW, DeForest, Wis.
Express office of Secretary: De Forest, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$3,737 89

INCOME.

Gross premiums on all business written during the year..... \$10,925 64
Returned on cancellations 237 13

Total income during year..... 10,688 51

Total assets of previous year and income.. \$14,426 40

DISBURSEMENTS.

Paid for losses, including \$827 95 for losses occurring in previous years \$7,742 98
Paid for fire department taxes 146 98
Paid for fire marshal taxes 44 43
Salaries and fees paid officials..... 1,463 99
Agents' compensation: Commissions 2,733 93
Postage, printing and stationery, postage, \$71.25, printing \$72.70..... 143 95
Express, telegraph, telephone and exchange, exchange, \$1.95; telephone, \$37.15 39 10

All other disbursements:

Inspecting and adjusting	135 66
Office rent	96 00
Fuel and light	37 94
R. G. Dun	30 00
Auditing	16 00
Asso. dues, advertising and travel expenses	29 60

Total disbursements	12,660 56
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Balance	\$1,765 84
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LEDGER ASSETS.

Cash deposited in banks	\$1,277 72
Agents' balances representing business written subsequent to Oct. 1, 1913	218 09
Agents' balances representing business written prior to Oct. 1, 1913	270 03

Total ledger assets	\$1,765 84
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$350; supplies, \$100...	450 00
Gross assets	\$2,215 84

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1913.	\$270 03
Furniture fixtures and safes, \$350; supplies \$100	450 00

Deduct total assets not admitted	720 03
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Total admitted assets	\$1,495 81
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LIABILITIES.

Amount of losses adjusted	\$48 69
Amount of losses reported not adjusted	3 50

Total amount of unpaid losses	\$52 19
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Amount due for salaries and commissions	122 03
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Total liabilities	\$174 22
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2,120	\$1,618,263 10
Written and renewed during the year....	1,459	1,116,718 60
Total	3,579	\$2,734,981 70

Deduct those expired and cancelled	1,604	1,313,963 70
In force at the end of the year	1,975	\$1,421,018 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	3	\$827 95
Losses and claims incurred during the year	48	6,967 22
Total	51	\$7,795 17
Losses and claims paid during year	49	7,742 98
Losses and claims remaining unpaid Dec. 31, end of year	2	\$52 19
Amount of losses paid since organization		\$153,220 76
Average insurance in force per policy		719 50

No. 12.

DRUGGISTS MUTUAL FIRE INSURANCE COMPANY,

MILWAUKEE, MILWAUKEE COUNTY.

[Organized or Incorporated January 1, 1907. Commenced business June 20, 1907.]

President, GEO. H. KESTEN, 502 State St., Milwaukee, Wis.
 Secretary, WM. F. KAISER, 992 Kinnickinnic Ave., Milw., Wis.
 Express office of Secretary: Milwaukee, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$3,859 73

INCOME.

Gross premiums on all business written during the year \$3,257 09
 Paid for reinsurance \$41 92
 Returned in dividends 945 02

Total deductions 986 94

Total premiums and assessments, less deductions \$2,270 15
 Cash received as interest 116 81

Total income during year 2,386 96

Total assets of previous year and income \$6,246 69

DISBURSEMENTS.

Paid for losses	\$181 48	
Salaries paid officials.....	200 00	
Agents' compensation: Commissions	814 26	
Postage, printing and stationery....	52 90	
All other disbursements:		
Legal advice	25 00	
Bonds, secretary and treasurer....	12 50	
Auditor	15 00	
Miscellaneous	5 50	
		<hr/>
Total disbursements		1,317 23
		<hr/>
Balance		\$4,929 46
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in Wisconsin Nat.		
Bank	\$1,024 46	
Other ledger assets: Bonds:		
Milwaukee Northern Ry., 5 per cent., par, \$2,000.00; paid, \$1,960.00; Madison Interurban, 5 per cent., par, \$1,000.00; paid, \$980.00; Beloit Water & Gas, 5 per cent, par, \$1,000.00; paid, \$965.00	3,905 00	
		<hr/>
Total ledger assets.....		\$4,929 46

NON-LEDGER ASSETS.

Interest due or accrued.....	\$54 16	
Supplies	75 00	
		<hr/>
Total non-ledger assets.....		129 16
		<hr/>
Gross assets		\$5,058 62

DEDUCT ASSETS NOT ADMITTED.

Supplies		75 60
		<hr/>
Total admitted assets.....		\$4,983 62
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year 1913.....	207	\$227,300 00
Written and renewed during the year....	234	256,750 00
		<hr/>
Total	441	\$484,050 00
Deduct those expired and cancelled.....	205	225,800 00
		<hr/>
In force at the end of the year....	236	\$1,258,250 00
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year		\$181 48
Losses and claims paid during year		181 48
		<hr/>
Amount of losses paid since organization		\$3,520 28
Average insurance in force per policy		1,090 00

No. 13.

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY,

FOUNTAIN CITY, BUFFALO COUNTY.

[Organized or Incorporated January 5, 1894. Commenced business
January 11, 1894.]

President, ALBERT KIRCHNER, Fountain City, Wis.
Secretary, HENRY ROETTIGER, Fountain City, Wis.
Express office of Secretary, Fountain City, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$3,665 45

INCOME.

Gross premiums on all business writ- ten during the year	\$701 01	
Cash received as interest	83 90	
	<hr/>	
Total income during year		784 91
		<hr/>
Total assets of previous year and income		\$4,450 36

DISBURSEMENTS.

Paid for losses	\$45 69	
Paid for fire department taxes	13 70	
Paid for fire marshal taxes	2 57	
Salaries paid officials	85 00	
Postage, printing and stationery	5 25	
All other disbursements:		
Two local fire wardens	14 00	
Insurance inspector, examination of books	4 88	
	<hr/>	
Total disbursements		171 09
		<hr/>
Balance		\$4,279 27

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$4,279 27
--	------------

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	197	\$140,300
Written and renewed during the year...	195	139,400
	<hr/>	<hr/>
Total	392	\$279,700
Deduct those expired and cancelled.....	197	140,300
	<hr/>	<hr/>
In force at the end of the year...	195	\$139,400

No. 14.

**GERMAN EVANGELICAL LUTHERAN MUTUAL FIRE
INSURANCE ASSOCIATION,**

MADISON, DANE COUNTY.

[Organized or Incorporated Aug. 2, 1895. Commenced business
Aug. 5, 1895.]

President, ADAM BLIND, Madison, Wis.
Secretary, HERMAN PFUND, Madison, Wis.
Express office of Secretary, Madison, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$10,206 75
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INCOME.

Gross premiums on all business writ- ten during the year	\$7,424 26	
Paid for reinsurance....	\$137 50	
Returned on cancellations	171 14	
Returned in dividends...	244 69	
	<hr/>	
Total deductions	553 33	
	<hr/>	
Total premiums and assessments, less deductions	\$6,870 93	
Cash received as interest	453 05	
	<hr/>	
Total income during year.....	7,323 98	
	<hr/>	
Total assets of previous year and income...	\$17,530 73	

DISBURSEMENTS.

Paid for losses, including \$1,050.17 for losses occurring in previous years	\$6,532 63	
Salaries paid officials	2,347 00	
Postage, printing and stationery....	303 04	
Express, telegraph, telephone and ex- change	2 05	
All other disbursements:		
Advertising	121 08	
Traveling and adjusting expenses	16 90	
	<hr/>	
Total disbursements		9,322 70
		<hr/>
Balance		\$8,208 03
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in Capital City Bank, Madison, Wis.	\$1,508 03	
Mortgage loans on real estate, first liens	6,700 00	
	<hr/>	
Total ledger assets		\$8,208 03

NON-LEDGER ASSETS.

Interest due or accrued.....	\$32 87	
Furniture, fixtures and safes, \$200; supplies, \$50	250 00	
Other items: Premiums falling due in 1914 under contract with mem- bers	1,044 76	
	<hr/>	
Total non-ledger assets		1,327 63
		<hr/>
Gross assets		\$9,535 66

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$200; supplies, \$50	\$250 00	
Other items: Premiums falling due in 1914 under contract with mem- bers	1,055 76	
	<hr/>	
Deduct total assets not admitted.....		1,294 76
		<hr/>
Total admitted assets		\$8,240 90
		<hr/> <hr/>

LIABILITIES.

Amount of losses reported not adjusted (No., 2) ..		\$719 18
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1940	\$2,609,955
Written and renewed during the year...	491	635,427
		<hr/>
Total	2431	\$3,245,382
Deduct those expired and cancelled.....	402	503,462
		<hr/>
In force at the end of the year...	2029	\$2,741,920
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	2	\$1,505 17
Losses and claims incurred during year..	26	5,746 64
		<hr/>
Total	28	\$7,251 81
Losses and claims paid during year.....	26	6,532 63
		<hr/>
Losses and claims remaining unpaid Dec. 31, end of year	2	\$719 18
		<hr/> <hr/>
Amount of losses paid since organization	267	\$49,049 03
Average insurance in force per policy...	...	1,351 35

No. 15.

GERMAN MUTUAL FIRE AID SOCIETY,

SHEBOYGAN, SHEBOYGAN COUNTY.

[Organized or Incorporated May 18, 1906. Commenced business May 18, 1906.]

President, HENRY HINNEN, Sheboygan, Wis.
 Secretary, WM. E. ZIMMERMANN, Sheboygan, Wis.
 Express office of Secretary, Sheboygan, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,211 66

INCOME.

Gross premiums on all business written during the year	\$293 30
Returned on cancellations	1 79
	<hr/>
Total premiums and assessments, less deductions	\$291 51

Cash received as interest	71 00	
Total income during year		362 51
Total assets of previous year and income...		<u>\$1,574 17</u>

DISBURSEMENTS.

Paid for losses	\$42 03	
Paid for fire department taxes.....	5 37	
Paid for fire marshal taxes.....	1 01	
Salaries paid officials.....	100 00	
Postage, printing and stationery....	17 00	
All other disbursements:		
Examining books by State Ins. de-		
partment	4 86	
Hell rent for annual meeting.....	2 00	
Recording mortgage	85	
Total disbursements		173 12
Balance		<u>\$1,401 05</u>

LEDGER ASSETS.

Cash deposited in German Bank....	\$101 05	
Mortgage loans on real estate, first		
liens	1,300 00	
Total ledger assets		\$1,401 05

NON-LEDGER ASSETS.

Supplies		20 00
Gross assets		<u>\$1,421 05</u>

DEDUCT ASSETS NOT ADMITTED.

Supplies		20 00
Total admitted assets		<u>\$1,401 05</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of		
the preceding year	191	\$175,225
Written and renewed during the year...	55	55,360
Total	246	<u>\$230,585</u>
Deduct those expired and cancelled.....	58	56,100
In force at the end of the year...	188	<u>\$174,485</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during year...	1	\$42 03
Losses and claims paid during year.....	1	42 03
	=====	=====
Amount of losses paid since organization	6	\$328 15
Average insurance in force per policy...	...	927 11

No. 16.

GERMAN MUTUAL FIRE INSURANCE COMPANY,

MANITOWOC, MANITOWOC COUNTY.

[Organized or Incorporated March 18, 1889. Commenced business
March 18, 1889.]

President, O. C. WERNECKE, Manitowoc, Wis.
Secretary, HERMAN STROTHOFF, Manitowoc, Wis.
Express office of Secretary, Manitowoc, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$10,512 84

INCOME.

Gross premiums on all business written during the year	\$962 42	
Returned on cancellations \$16 45		
One-third credit to retiring members	62 34	
Total deductions	78 79	
Total premiums and assessments, less deductions	\$883 63	
Cash received as interest	392 76	
Total income during year.....		1,276 39
Total assets of previous year and income...		\$11,789 23

DISBURSEMENTS.

Paid for losses	\$26 09
Paid for fire department taxes.....	14 87
Paid for fire marshal taxes.....	2 80
Salaries paid officials	195 00
Postage, printing and stationery....	13 57

All other disbursements:

Recording mortgages	1 00
Hall rent, \$1.00; janitor, \$1.00..	2 00
Underwriters Assn.	5 00

Total disbursements	260 33
Balance	<u>\$11,528 90</u>

LEDGER ASSETS.

Cash deposited in Manitowoc Savings	
Bank	\$1,482 74
Cash belonging to company, in hands	
of treasurer	46 16
Mortgage loans on real estate, first	
liens	8,400 00
Bills receivable	1,200 00
Other ledger assets: Notes.....	400 00
Total ledger assets	<u>\$11,152 90</u>

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$50; supplies, \$20...	70 00
Gross assets	<u>\$11,598 90</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$50; supplies, \$20...	70 00
Total admitted assets	<u><u>\$11,528 90</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of		
the preceding year	281	\$270,508
Written and renewed during the year...	124	125,000
Total	405	<u>\$395,508</u>
Deduct those expired and cancelled.....	119	112,868
In force at the end of the year...	286	<u><u>\$282,640</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during year..	4	\$26 09
Losses and claims paid during year.....	4	26 09
Amount of losses paid since organization.....		<u>\$653 92</u>
Average insurance in force per policy.....		988 25

No. 17.

GRANT COUNTY MUTUAL FIRE INSURANCE COMPANY,

BLOOMINGTON, GRANT COUNTY.

[Organized or Incorporated March 17, 1896. Commenced business
April 1, 1896.]

President, H. C. ENKE, Bloomington, Wis.
Secretary, S. A. HATCH, Bloomington, Wis.
Express office of Secretary, Bridgeport, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$42 78

INCOME.

Gross premiums on all business written during the year	\$698 95	
Assessments actually received on current year's assessments	7,135 08	
Assessments actually received on previous years' assessments	93 38	
Policy fees: New, No. 68; fee, \$1.50; amount...	\$102 00	
Renewals: No. 272; fee, \$1.00; amount	272 00	
Transfers: No. 40; fee, \$.50; amount	20 00	
Total policy fees	394 00	
Cash received as interest	40 20	
Cash received as borrowed money (dates borrowed, Mar. 3, 1913; Aug. 9, 1913; Aug 23, 1913; Sept. 16, 1913)	6,900 00	
Cash received from all other sources: C. M. R. R. Co.	600 00	
Total income during year	15,861 61	
Total assets of previous year and income...	\$15,904 39	

DISBURSEMENTS.

Paid for losses, including \$1,030.00 for losses occurring in previous years	\$8,120 44
Paid for fire department taxes.....	27 45
Paid for fire marshal taxes.....	16 42

Borrowed money (dates repaid, Nov. 29, 1913; Dec. 8, 1913; Dec. 9, 1913; Dec. 11, 1913)	6,900 00	
Interest on borrowed money	178 60	
Salaries and fees paid officials.....	31 00	
Agents' compensation: Policy fees..	375 00	
Paid for collection of assessments..	125 77	
Postage, printing and stationery....	74 81	
Adjusting losses	48 52	
Telephone	2 55	
Fair add	1 50	
Hall and office rent	37 00	
	<hr/>	
Total disbursements		15,939 06
Deficit		<hr/> \$34 67

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$530 20	
Furniture, fixtures and safes, \$50; supplies, \$20	70 00	
	<hr/>	
Total non-ledger assets		600 00
Gross assets		<hr/> \$565 53

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$530 20	
Furniture, fixtures and safes, \$50; supplies, \$20	70 00	
	<hr/>	
Deduct total assets not admitted.....		600 20
Deficit		<hr/> \$34 67
		<hr/> <hr/>

LIABILITIES.

Amount due for salaries and commissions.....		\$821 00
Amount advanced by treasurer		34 67
		<hr/>
Total liabilities		\$855 67
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	971	\$1,089 539
Written and renewed during the year...	340	342,393
	<hr/>	
Total	1311	\$1,431,932
Deduct those expired and cancelled.....	376	386,395
	<hr/>	
In force at the end of the year...	935	\$1,045,537
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

Losses and claims unpaid Dec. 31 of previous year	\$1,030 00
Losses and claims incurred during the year.....	7,090 44
Total	\$8,120 44
Losses and claims paid during year.....	8,120 44
Amount of losses paid since organization.....	\$63,737 64
Average insurance in force per policy.....	1,118 22

No. 18.

***GREEN BAY & DE PERE MUTUAL INSURANCE
COMPANY,**

GREEN BAY, BROWN COUNTY.

[Organized or Incorporated July 12, 1906. Commenced business
Aug. 4, 1906.]

President, PAUL HUYBRECHT, Green Bay, Wis.
Secretary, C. E. JUNG, Green Bay, Wis.
Express office of Secretary, Green Bay, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$685 38

INCOME.

Gross premiums on all business written during the year	\$873 17
Assessments actually received on current year's assessments	183 85
Total collections	\$1,057 02
Returned on cancellations	137 56
Total income during year	919 46
Total assets of previous year and income...	\$1,604 84

DISBURSEMENTS.

Paid for losses	\$452 35
Paid for fire department taxes.....	21 06
Paid for fire marshal taxes.....	6 65
Salaries paid officials	226 61
Agents' compensation: Commissions	126 24
Postage, printing and stationery....	85 80

*Ceased business.

All other disbursements:

Legal expense	46 87
Adjusting and inspecting.....	17 90
Sundries	210 82

Total disbursements	1,196 10
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Balance	<u>\$408 74</u>
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LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$183 85
Agents' balances representing busi- ness written subsequent to Oct. 1, 1913	71 54
Agents' balances representing busi- ness written prior to Oct. 1, 1913	153 35

Total ledger assets	\$408 74
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NON-LEDGER ASSETS.

Unpaid assessments levied on or af- ter Nov. 1, of current year.....	\$4,518 12
Furniture, fixtures and safes, \$25; supplies, \$10	35 00

Total non-ledger assets	4,553 12
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Gross assets	<u>\$4,961 86</u>
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DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing busi- ness written prior to Oct. 1, 1913	\$153 35
Furniture, fixtures and safes, \$25; supplies, \$10	35 00

Deduct total assets not admitted.....	188 35
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Total admitted assets	<u>\$4,773 51</u>
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LIABILITIES.

Amount of losses due and unpaid No., 2), estimated	\$1,182 55
Amount of losses adjusted, not due (No., 3), estimated	744 35
Amount of losses reported not ad- justed, (No., 1), estimated	300 00

Total amount of unpaid losses	\$2,226 90
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Amount carried for unearned premiums.....	500 00
---	--------

Amount due for salaries and commissions.....	100 00
--	--------

Legal expense, \$530; Postage and printing, \$70; taxes, \$20	620 00
--	--------

Total liabilities	<u>\$3,446 90</u>
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RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year	274	\$190,970 16
In force at the end of the year.....	167	122,632 49
	<u> </u>	<u> </u>

LOSSES AND CLAIMS.		
	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$859 94
Losses and claims incurred during year..	...	1,819 31
	<u> </u>	<u> </u>
Total .....	...	\$2,679 25
Losses and claims paid during year.....	...	452 35
	<u> </u>	<u> </u>
Losses and claims remaining unpaid Dec. 31, end of year .....	...	\$2,226 90
	<u> </u>	<u> </u>
Average insurance in force per policy.....		\$734 31

No. 19.

***HORTONVILLE MUTUAL FIRE INSURANCE COMPANY,**
 HORTONVILLE, OUTAGAMIE COUNTY.

[Organized or Incorporated Dec. 8, 1896. Commenced business
 June 4, 1897.]

President, F. N. TORREY, Hortonville, Wis.
 Secretary, E. J. JACQUOT, Hortonville, Wis.
 Express office of Secretary, Hortonville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$2,314 04

INCOME.

Gross premiums on all business written during the year	\$1,888 85
Assessments actually received on current year's assessments	2,783 38
Assessments actually received on previous years' assessments	76 52
Cash received as borrowed money (date borrowed, Nov. 5, 1910)...	2,500 00
	<u> </u>
Total income during year	7,248 75
	<u> </u>
Total assets of previous year and income...	\$9,562 79

*Ceased business.

DISBURSEMENTS.

Paid for losses, including \$1,149.70 for losses occurring in previous years	\$3,035 67	
Paid for fire department taxes.....	28 99	
Paid for fire marshal taxes.....	35 55	
Borrowed money (dates repaid, Apr. 30, Aug. 30, Nov. 5)	3,000 00	
Interest on borrowed money.....	172 35	
Salaries, \$615.00, and fees, \$90.00, paid officials	705 00	
Agents' compensation: Commissions	457 79	
Paid for collection of assessments..	88 12	
Postage, printing and stationery....	89 50	
Express, telegraph, telephone and ex- change	33 23	
All other disbursements:		
Association dues	6 25	
Taxes on real estate.....	9 90	
Ins. dept. for examining Co.....	10 93	
Adjusting losses, fuel and inci- dentals	185 59	
Total disbursements		7,858 87
Balance		<u><u>\$1,703 92</u></u>

LEDGER ASSETS.

Cash deposited in Bank of Horton- ville	\$76 58	
Book value of real estate.....	500 00	
Mortgage loans on real estate, first liens	379 00	
Agents' balances representing busi- ness written prior to Oct. 1, 1913	748 07	
Total ledger assets		\$1,703 65

NON-LEDGER ASSETS.

Interest due or accrued.....	\$36 00	
Unpaid assessments lev- ied during current year prior to Nov. 1.....	\$349 25	
Unpaid assessments lev- ied prior to current year	350 55	
Total unpaid assessments....	699 70	
Furniture, fixtures and safes, \$150; supplies, \$50	200 00	
Other items: Adding machine and typewriter	475 00	
Total non-ledger assets		1,410 70
Gross assets		<u><u>\$3,114 35</u></u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$349 25	
Unpaid assessments levied prior to current year	350 55	
	<hr/>	
Total unpaid assessments...	\$699 70	
Agents' balances representing business written prior to Oct. 1, 1913	748 07	
Furniture, fixtures and safes, \$150; supplies, \$50	200 00	
Other items: Adding machine and typewriter	475 00	
	<hr/>	
Deduct total assets not admitted.....		2,122 75
		<hr/>
Total admitted assets		\$991 58
		<hr/> <hr/>

LIABILITIES.

Amount due for salaries and commissions.....	\$415 00
Borrowed money unpaid, \$2,500.00; interest on the same, \$34.00	2,534 50
	<hr/>
Total liabilities	\$2,949 50
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	567	\$425,000
Written and renewed during the year...	216	158,660
	<hr/>	<hr/>
Total	783	\$583,660
Deduct those expired and cancelled.....	432	317,320
	<hr/>	<hr/>
In force at the end of the year...	351	\$266,340
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	3	\$1,148 70
Losses and claims incurred during year..	8	1,886 97
	<hr/>	<hr/>
Total	11	\$3,035 67
Losses and claims paid during year.....	11	3,035 67
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization.....		\$87,545 10
Average insurance in force per policy.....		758 80

No. 20.

IOWA COUNTY MUTUAL FIRE INSURANCE COMPANY,

MINERAL POINT, IOWA COUNTY.

[Organized or Incorporated May 27, 1901. Commenced business
Oct. 1, 1901.]

President, W. J. PENHALLEGON, Mineral Point, Wis.
Secretary, W. H. CORRELL, Mineral Point, Wis.
Express office of Secretary: Mineral Point, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,319 49

INCOME.

Gross premiums on all business writ- ter during the year.....	\$4,929 72
Assessments actually received on pre- vious years' assessments.....	15 15

Total collection	\$4,944 87
Returned on cancellations.....	109 32

Total premiums and assessments, less deductions	\$4,835 55
Cash received as borrowed money...	115 00
Cash received from all other sources: Refund on fire loss paid twice....	2 64

Total income during year.....	4,953 19
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Total assets of previous year and income	\$6,272 68
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DISBURSEMENTS.

Paid for losses, including \$817.62 for losses occurring in previous years	\$2,193 43
Agents' balances charged off.....	9 00
Paid for fire department taxes.....	85 17
Paid for fire marshal taxes.....	43 31
Borrowed money	115 00
Interest on borrowed money.....	1 15
Salaries, \$570.96, and fees, \$230.00, paid officials	800 96
Agents' compensation: Commissions	1,255 16
Postage, printing and stationery....	58 40

All other disbursements:

Adjusting losses, \$30.67; R. G. Dun & Co., \$25.00.....	55 67	
Traveling expenses, \$23.71; rent, \$71.00	94 71	
Assoc'n dues, \$5.00; Ins. Comm. Exam. of books, \$4.94.....	9 94	
Legal advice	10 40	
Due secretary from last year.....	388 08	
	<hr/>	
Total disbursements		5,120 38
		<hr/>
Balance		\$1,152 30
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in Iowa Co. Bank, and Farmers & Citizens Bank	\$1,152 30
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NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year	\$229 82	
Furniture, fixtures and safes, \$200; supplies, \$25	225 00	
Other items: Fire maps.....	64 50	
	<hr/>	
Total non-ledger assets.....		519 32
		<hr/>
Gross assets		\$1,671 62

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$229 82	
Furniture, fixtures and safes, \$200; supplies, \$25	225 00	
Other items: Fire maps.....	64 50	
	<hr/>	
Deduct total assets not admitted.....		519 32
		<hr/>
Total admitted assets.....		\$1,152 30
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,230	\$897,657 43
Written and renewed during the year....	706	483,118 01
	<hr/>	<hr/>
Total	1,936	\$1,380,775 44
Deduct those expired and cancelled.....	975	677,716 93
	<hr/>	<hr/>
In force at the end of the year....	961	\$703,058 51
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	6	\$817 62
Losses and claims incurred during the year	21	1,375 81
Total	27	\$2,193 43
Losses and claims paid during year	27	2,193 43
Amount of losses paid since organization		\$52,137 67
Average insurance in force per policy		731 58

No. 21.

KEWASKUM MUTUAL FIRE INSURANCE COMPANY,

KEWASKUM, WASHINGTON COUNTY.

[Organized or Incorporated Aug. 7, 1901. Commenced business Oct. 26, 1901.]

President, A. L. ROSENHEIMER, Kewaskum, Wis.
 Secretary, JOSEPH SCHMIDT, Kewaskum, Wis.
 Express office of Secretary: Kewaskum, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$20,152 81

INCOME.

Gross premiums on all business written during the year	\$21,321 95	
Returned on cancelations	430 67	
Total premiums and assessments, less deductions	\$20,891 28	
Cash received as interest	467 00	
Total income during year		21,358 28
Total assets of previous year and income		\$41,511 09

DISBURSEMENTS.

Paid for losses, including \$2,995.22 for losses occurring in previous years	\$9,783 93
Paid for fire department taxes	322 86
Paid for fire marshal taxes	80 22
Salaries paid officials	2,387 00

Agents' compensation: Commissions	5,241 39	
Postage, printing and stationery....	365 32	
Express, telegraph, telephone and exchange	29 29	
All other disbursements:		
Paid for adjusting losses.....	173 74	
Paid for office rent, heating and light	180 00	
Paid for furniture and fixtures....	4 50	
Paid for miscellaneous.....	231 49	
		<hr/>
Total disbursements		18,799 74
		<hr/>
Balance		\$22,711 35
		<hr/> <hr/>

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$541 17	
Cash deposited in Bank of Kewas-kum	8,500 00	
Cash belonging to company, in hands of treasurer	3,369 78	
Mortgage loans on real estate, first liens	8,000 00	
Bills receivable secured.....	800 00	
Agents' balances representing business written subsequent to Oct. 1, 1913	1,252 48	
Agents' balances representing business written prior to Oct. 1, 1913..	247 92	
		<hr/>
Total ledger assets.....		\$22,711 35

NON-LEDGER ASSETS.

Interest due or accrued.....	\$140 00	
Furniture, fixtures and safes, \$534; supplies, \$50	584 00	
Stamped envelopes	35 00	
		<hr/>
Total non-ledger assets.....		759 00
		<hr/>
Gross assets		\$23,470 35

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1913..	\$247 92	
Furniture, fixtures and safes, \$534, supplies, \$50	584 00	
Other items: Stamped envelopes...	35 00	
		<hr/>
Deduct total assets not admitted.....		866 92
		<hr/>
Total admitted assets.....		\$22,603 43
		<hr/> <hr/>

LIABILITIES.

Amount of losses reported not adjusted (No. 1) estimated	<u><u>\$1,000 00</u></u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	4,669	\$4,142,916 03
Written and renewed during the year,...	2,954	2,496,082 31
Total	<u>7,623</u>	<u>\$6,638,998 34</u>
Deduct those expired and cancelled.....	2,989	2,072,316 58
In force at the end of the year....	<u><u>4,634</u></u>	<u><u>\$4,566,681 76</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	10	\$2,995 22
Losses and claims incurred during the year	87	7,788 71
Total	<u>97</u>	<u>\$10,783 93</u>
Losses and claims paid during year.....	96	9,783 93
Losses and claims remaining unpaid Dec. 31, end of year.....	<u><u>1</u></u>	<u><u>\$1,000 00</u></u>
Amount of losses paid since organization..	537	\$91,467 37
Average insurance in force per policy....	....	985 47

No. 22.

LA CROSSE MUTUAL FIRE INSURANCE COMPANY,

LA CROSSE, LA CROSSE COUNTY.

[Organized or Incorporated Feb. 4, 1907. Commenced business
Oct. 15, 1907.]

President, C. P. THOMPSON, La Crosse, Wis.
Secretary, H. RAY COLLINS, La Crosse, Wis.
Express office of Secretary: La Crosse, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year	\$1,184 14
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INCOME.

Gross premiums on all business written during the year.....	\$2,964	74	
Assessments actually received on previous years' assessments.....		5	75
			<hr/>
Total collections	\$2,970	49	
Paid for reinsurance ...	\$5	96	
Returned on cancellations	217	54	
			<hr/>
Total deductions		223	50
			<hr/>
Total income during year.....			2,746 99
			<hr/>
Total assets of previous year and income			\$3,931 13

DISBURSEMENTS.

Paid for losses, including \$161.86 for losses occurring in previous years..	\$1,580	17	
Agents' balances charged off.....	108	83	
Paid for fire department taxes.....	49	14	
Paid for fire marshal taxes.....	22	73	
Salaries paid officials.....	325	43	
Agents' compensation: Commissions	740	45	
Postage, printing and stationery....	42	90	
Express, telegraph, telephone and exchange		65	
All other disbursements:			
Adjusting losses	19	99	
Officers' bonds	7	50	
Commercial books and reports....	52	50	
Examination of books by insurance department	4	89	
			<hr/>
Total disbursements			2,955 18
			<hr/>
Balance			\$975 95
			<hr/> <hr/>

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$520	94	
Cash deposited in Exchange State Bank of La Crosse, Wis.....	234	20	
Agents' balances representing business written subsequent to Oct. 1, 1913	162	09	
Agents' balances representing business written prior to Oct. 1, 1913..	58	72	
			<hr/>
Total ledger assets.....			\$975 95

NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year....			259 16
			<hr/>
Gross assets			\$1,235 11

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$259 16	
Agents' balances representing busi- ness written prior to Oct. 1, 1913..	58 72	
	<hr/>	
Deduct total assets not admitted.....		317 88
		<hr/>
Total admitted assets.....		\$917 23
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	742	\$594,220 70
Written and renewed during the year....	385	289,508 77
	<hr/>	<hr/>
Total	1,127	\$883,729 47
Deduct those expired and cancelled.....	667	535,356 54
	<hr/>	<hr/>
In force at the end of the year....	460	\$348,372 93
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	1	\$161 86
Losses and claims incurred during the year	14	1,418 31
	<hr/>	<hr/>
Losses and claims paid during year.....	15	\$1,580 17
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization..	94	\$16,280 81
Average insurance in force per policy....	....	757 33

No. 23.

*LODI MUTUAL FIRE INSURANCE COMPANY,

LODI, COLUMBIA COUNTY.

[Organized or Incorporated Nov. 26, 1896. Commenced business
Jan. 2, 1897.]

President, M. S. SCHMIEDLIN, Lodi.
Secretary, C. H. MANDEVILLE, Lodi.
Express office of Secretary: Lodi, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$645 38

*Ceased business.

INCOME.

Gross premiums on all business written during the year.....	\$1,778 46	
Assessments actually received on current year's assessments.....	2,536 91	
Total collections	\$4,315 37	
Returned on cancellations.....	78 38	
Total income during year.....		4,236 99
Total assets of previous year and income		\$4,882 37

DISBURSEMENTS.

Paid for losses, including \$1,117.66 for losses occurring in previous years	\$2,957 35	
Agents' balances charged off.....	107 99	
Paid for fire department taxes.....	55 08	
Paid for fire marshal taxes.....	16 27	
Salaries paid officials.....	306 15	
Agents' compensation: Commissions	389 82	
Postage, printing and stationery....	66 00	
Express, telegraph, telephone and exchange	21 30	
All other disbursements:		
Adjusting losses	15 53	
Sundries: Rent, heat and lights..	90 75	
Total disbursements		4,026 24
Balance		\$856 13

LEDGER ASSETS.

Cash deposited in State Bank Lodi..	\$430 76	
Agents' balances representing business written subsequent to Oct. 1, 1913	222 66	
Agents' balances representing business written prior to Oct. 1, 1913..	202 71	
Total ledger assets.....		\$856 13

NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year.....	\$370 41	
Furniture, fixtures and safes.....	125 00	
Total non-ledger assets.....		495 41
Gross assets		\$1,351 54

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$370 41	
Agents' balances representing business written prior to Oct. 1, 1913..	202 71	
Furniture, fixtures and safes.....	125 00	
	<hr/>	
Deduct total assets not admitted.....		698 12
		<hr/>
Total admitted assets.....		\$653 42
		<hr/> <hr/>

LIABILITIES.

Commission on unpaid premiums.....	\$106 34
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	850	\$654,804 98
Written and renewed during the year....	239	187,754 47
	<hr/>	<hr/>
Total	1,089	\$842,559 45
Deduct those expired and cancelled.....	1,089	842,559 45
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	4	\$1,117 66
Losses and claims incurred during the year	15	1,839 69
	<hr/>	<hr/>
Losses and claims paid during year.....	19	\$2,957 35
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization.....		\$96,331 97

No. 24.

*LOMIRA MUTUAL FIRE INSURANCE COMPANY,

LOMIRA, DODGE COUNTY.

[Organized or Incorporated March 15, 1906. Commenced business May 1, 1906.]

President, E. A. GARDIEN, Lomira, Wis.
 Secretary, A. H. WOLF, Chilton, Wis.
 Express office of Secretary: Chilton, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year	\$1,898 12
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*Ceased business.

INCOME.

Gross premiums on all business written during the year.....	\$435 07	
Assessments actually received on current year's assessments.....	2,687 23	
		<hr/>
Total collections	\$3,122 30	
Returned on cancellations.....	207 90	
		<hr/>
Total income during year.....		2,914 40
		<hr/>
Total assets of previous year and income		\$4,812 52

DISBURSEMENTS.

Paid for losses, including \$611.80 for losses occurring in previous years..	\$2,011 80	
Fire marshal taxes.....	27 42	
Interest on borrowed money.....	65 22	
Salaries paid officials.....	12 70	
Agents' compensation: Commissions	258 91	
Paid for collection of assessments...	141 77	
Postage, printing and stationery....	94 24	
All other disbursements:		
Adjusting	18 98	
Rent, fuel and light.....	173 00	
Protest charges	1 57	
Traveling expenses	70 67	
		<hr/>
Total disbursements		2,915 49
		<hr/>
Balance		\$1,897 03
		<hr/> <hr/>

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$236 00	
Cash deposited in Lomira State Bank	2 00	
State Bank of Mayville, in attorneys hands	861 38	
Agents' balances representing business written prior to Oct. 1, 1913..	797 65	
		<hr/>
Total ledger assets.....		\$1,897 03

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$3,151 80	
Supplies	10 00	
		<hr/>
Total non-ledger assets.....		3,161 80
		<hr/>
Gross assets		\$5,058 83

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$3,151 80	
Agents' balances representing business written prior to Oct. 1, 1913..	797 65	
Supplies	10 00	
		<hr/>
Deduct total assets not admitted.....		3,959 45
		<hr/>
Total admitted assets.....		\$1,099 38
		<hr/> <hr/>

LIABILITIES.

Amount due for salaries and commissions.....		\$236 00
Borrowed money unpaid, \$1,200; interest on same, \$36.00		1,236 00
		<hr/>
Total liabilities		\$1,472 00
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	424	\$324,379 68
Written and renewed during the year ...	57	42,113 00
		<hr/>
Total	481	\$366,492 68
Deduct those expired and cancelled	481	366,492 68
		<hr/> <hr/>

No. 25.

LUTHERAN MUTUAL HOME INSURANCE COMPANY,

MILWAUKEE, MILWAUKEE COUNTY.

[Organized or Incorporated April 1, 1905. Commenced business April 1, 1905.]

President, O. HAGEDORN, Milwaukee, Wis.

Secretary, ERNST VON BRIESEN, 401 Germania Bldg., Milwaukee, Wis.

Express office of Secretary, Milwaukee, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$8,728 18

INCOME.

Gross premiums on all business written during the year	\$4,715 12	
Returned on cancellations	165 07	
		<hr/>
Total premiums and assessments, less deductions	\$4,550 05	
Cash received as interest	420 00	
		<hr/>
Total income during year		4,970 05
		<hr/>
Total assets of previous year and income...		\$13,698 23

DISBURSEMENTS.

Paid for losses, including \$73.64 for losses occurring in previous years	\$1,013 76	
Paid for fire department taxes	72 03	
Paid for fire marshal taxes	14 29	
Salaries and fees paid officials	572 50	
Agents' compensation: Commissions	1,151 95	
Postage, printing and stationery	130 55	
All other disbursements:		
Adj. exp. \$20.70, rent \$55.00, advertisements \$15.25	105 95	
Ins. Com. exm. books	26 02	
Accrued interest	20 00	
Total disbursements		<u>3,107 05</u>
Balance		<u><u>\$10,591 18</u></u>

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$446 47	
Cash deposited in National Exchange Bank	510 78	
Mortgage loans on real estate, first liens	900 00	
Agents' balances representing business written subsequent to Oct. 1, 1913	221 40	
Agents' balances representing business written prior to Oct. 1, 1913	137 56	
Other ledger assets:		
Mil. Northern, \$1,450; Antigo, \$475; Chip. Valley, \$970; Man. Gas, \$960; Salems Church, \$1,000; Boston Store, \$1,049; Sheb. \$490; Sheb. \$490; Antigo, \$490; City of Milw., \$1,000	8,374 97	
Total ledger assets		<u>\$10,591 18</u>

NON-LEDGER ASSETS.

Interest due or accrued	\$166 66	
Furniture, fixtures and safes, \$75; supplies, \$50	125 00	
Total non-ledger assets		<u>291 66</u>
Gross assets		<u>\$10,882 84</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1913	\$137 56	
Furniture, fixtures and safes, \$75; supplies, \$50	125 00	
Deduct total assets not admitted		262 56
Total admitted assets		<u>\$10,620 28</u>

LIABILITIES.

Amount of losses reported not adjusted (No., 1) . . .		<u>\$12 50</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2176	\$2,091,901
Written and renewed during the year	943	912,465
Total	3119	\$3,004,366
Deduct those expired and cancelled	647	617,420
In force at the end of the year	2472	<u>\$2,386,946</u>

LOSSES AND CLAIMS.

Losses and claims unpaid Dec. 31 of previous year	1	\$73 64
Losses and claims incurred during year	...	952 62
Total	...	\$1,026 26
Losses and claims paid during year	...	1,013 76
Losses and claims remaining unpaid Dec. 31, end of year	1	<u>\$12 50</u>
Amount of losses paid since organization		\$5,003 97
Average insurance in force per policy		965 50

No. 26.

MANITOWOC MUTUAL FIRE INSURANCE COMPANY,

MANITOWOC, MANITOWOC COUNTY.

[Organized or Incorporated Nov. 27, 1897. Commenced Business
Jan. 21, 1898.]President, J. G. LEHMKUHL, Manitowoc, Wis.
Secretary, J. F. SLADKEY, Manitowoc, Wis.
Express office of Secretary, Manitowoc, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$30,384 02

INCOME.

Gross premiums on all business written during the year	\$18,962 03	
Returned on cancellations \$524 97		
Returned in dividends... 29 47		
<u>Total deductions</u>	<u>554 44</u>	
Total premiums and assessments, less deductions	\$18,407 59	
Cash received as interest	885 30	
Cash received from all other sources:		
Ret'd by secretary for fare exp... 15 00		
<u>Total income during year</u>	<u>19,307 89</u>	
Total assets of previous year and income...		<u>\$49,691 91</u>

DISBURSEMENTS.

Paid for losses	\$10,547 59
Paid for fire department taxes.....	262 06
Paid for fire marshal taxes.....	63 10
Paid for corporation tax.....	18
Salaries, \$12.00, and fees, \$234.00, paid officials	259 00
Agents' compensation: Commissions	5,834 38
Postage, printing and stationery....	163 85
Express, telegraph, telephone and exchange	6 90
All other disbursements:	
Accrued interest and com. assm't fees	97 28
Adj. com., 356.04; extra services, \$232.96	589 00

Expense, \$26.15; maps, \$15.00; bonds, \$45.50	86 65	
Exp. of collections, \$47.75; rec. mortgages, \$2.25	50 00	
Total disbursements		17,959 99
Balance		<u>\$31,731 92</u>

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$375 00	
Cash deposited in Manitowoc Savings Bank	4,322 05	
Mortgage loans on rea ^l estate, first liens	21,950 00	
Bills receivable secured	775 00	
Agents' balances representing busi- ness written subsequent to Oct. 1, 1913	2,683 20	
Agents' balances representing busi- ness written prior to Oct. 1, 1913	1,626 67	
Total ledger assets		\$31,731 92

NON-LEDGER ASSETS.

Interest due or accrued	\$91 20	
Furniture, fixtures and safes, \$100; supplies, \$200	300 00	
Total non-ledger assets		391 20
Gross assets		<u>\$32,123 12</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing busi- ness written prior to Oct. 1, 1913..	\$1,626 67	
Furniture, fixtures and safes, \$100; supplies, \$200	300 00	
Deduct total assets not admitted		1,926 67
Total admitted assets		<u>\$30,196 45</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2,781	\$2,389,767
Written and renewed during the year...	2,291	1,892,022
Total	5,072	\$4,281,789
Deduct those expired and cancelled.....	1,895	1,580,293
In force at the end of the year ...	3,177	<u>\$2,701,496</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	2	\$1,200 00
Losses and claims incurred during the year	60	9,347 59
	<hr/>	<hr/>
Total	62	\$10,547 59
Losses and claims paid during year	62	10,547 59
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization		\$34,295 64
Average insurance in force per policy		850 32

No. 27.

MARION MUTUAL FIRE INSURANCE COMPANY,

MARION, WAUPACA COUNTY.

[Organized or Incorporated Dec. 13, 1905. Commenced business
Jan. 1, 1906.]

President, P. A. MECHAELES, Jr., Marion, Wis.
Secretary, JOHN H. SPENGLER, Marion, Wis.
Express office of Secretary, Marion, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$60 07

INCOME.

Gross premiums on all business written during the year	\$1,183 81	
Assessments actually received on previous years' assessments	91 60	
	<hr/>	
Total collections	\$1,275 41	
Paid for reinsurance	\$28 00	
Returned on cancellations	115 62	
	<hr/>	
Total deductions	143 62	
	<hr/>	
Total income during year		1,131 79
		<hr/>
Total assets of previous year and income		\$1,191 86

DISBURSEMENTS.

Paid for losses	\$126 71
Agents' balances charged off	249 64
Paid for fire department taxes	20 93
Paid for fire marshal taxes	9 00
Salaries and fees paid officials	100 00

Agents' compensation: Commissions.	129 40	
Postage, printing and stationery ...	20 65	
All other disbursements:		
Examination fees	5 49	
Inspecting and adjusting losses...	15 32	
	<hr/>	
Total disbursements		677 14
		<hr/>
Balance		\$514 72
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of secretary	\$361 76	
Cash deposited in Farmers and Merchants' Bank	50 00	
Agents' balances representing business written subsequent to Oct. 1, 1913	29 10	
Agents' balances representing business written prior to Oct. 1, 1913.	73 86	
	<hr/>	
Total ledger assets		\$514 72

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1913		73 86
		<hr/>
Total admitted assets.....		\$440 86
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	245	\$230,373
Written and renewed during the year ...	77	84,611
	<hr/>	<hr/>
Total	322	\$314,984
Deduct those expired and cancelled	114	111,720
	<hr/>	<hr/>
In force at the end of the year ...	208	\$203,264
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	4	\$126 71
Losses and claims paid during year	4	126 71
	<hr/>	<hr/>
Amount of losses paid since organization		\$28,190 67
Average insurance in force per policy		976 92

No. 28.

MAYVILLE MUTUAL FIRE INSURANCE COMPANY,

MAYVILLE, DODGE COUNTY.

[Organized or Incorporated April 5, 1901. Commenced business
July 15, 1901.]

President, ANDREW BACHHUBER, Mayville, Wis.

Secretary, GEO. JANSSEN, Mayville, Wis.

Express office of Secretary, Mayville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$2,786 98

INCOME.

Gross premiums on all business written during the year \$8,314 69

Assessments actually received on current year's assessments 6,041 77

Total collections \$14,356 46

Returned on cancellations 502 44

Total premiums and assessments, less deductions \$13,854 02

Cash received as interest 4 06

Total income during year 13,858 08

Total assets of previous year and income... \$16,645 06

DISBURSEMENTS.

Paid for losses, including \$849.90 for losses occurring in previous years \$7,328 58

Paid for fire department taxes 148 31

Paid for fire marshal taxes 35 98

Salaries, \$100, and fees, \$974.72, paid officials 1,074 72

Agents' compensation: Commissions. 1,953 86

Paid for collection of assessments .. 130 48

Postage, printing and stationery 199 62

Express, telegraph, telephone and exchange 5 43

All other disbursements:

Adjusting losses 91 44

Insurance report 50 00

Appointing agents 19 36

Minor expenses 45 42

Total disbursements 11,083 20

Balance \$5,561 86

LEDGER ASSETS.

Cash deposited in State Bank of Mayville	\$4,816 86	
Agents' balances representing business written subsequent to Oct. 1, 1913	728 13	
Agents' balances representing business written prior to Oct. 1, 1913..	16 87	
	<hr/>	
Total ledger assets		\$5,561 86

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$354 40	
Furniture, fixtures and safes, \$192; supplies, \$97.25	289 25	
Other items: Expense inventory, \$29.25; Postage, \$2.50	31 75	
	<hr/>	
Total non-ledger assets		675 40
		<hr/>
Gross assets		\$6,237 26

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$354 40	
Agents' balances representing business written prior to Oct. 1, 1913..	16 87	
Furniture, fixtures and safes, \$192; supplies, \$97.25	289 25	
Other items: Expense inventory, \$29.25; Postage, \$2.50	31 75	
	<hr/>	
Deduct total assets not admitted		692 27
		<hr/>
Total admitted assets		\$5,544 99
		<hr/> <hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2,055	\$1,608,698 61
Written and renewed during the year...	1,136	848,391 01
	<hr/>	
Total	3,191	\$2,457,089 62
Deduct those expired and cancelled	1,608	1,208,358 30
	<hr/>	
In force at the end of the year ...	1,583	\$1,248,731 32
	<hr/> <hr/> <hr/>	<hr/> <hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	2	\$849 90
Losses and claims incurred during the year	24	6,478 68
Total	26	\$7,328 58
Losses and claims paid during year	26	7,328 58
Amount of losses paid since organization		\$88,257 33
Average insurance in force per policy		789 00

No. 29.

MENOMONIE MUTUAL FIRE INSURANCE COMPANY,

MENOMONIE, DUNN COUNTY.

[Organized or Incorporated, 1894. Commenced business June 5th 1894.]

President, E. MARKS, Menomonie, Wis.
 Secretary, H. C. INENFELDT, Menomonie, Wis.
 Express office of Secretary: Menomonie, Wisconsin.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$13,576 67

INCOME.

Gross premiums on all business written during the year	\$1,423 46
Returned on cancellations	53 42
Total premiums and assessments, deductions	\$1,370 04
Cash as interest	588 60
Total income during year	1,958 64
Total assets of previous year and income	\$15,535 31

DISBURSEMENTS.

Paid for losses, including \$122.09 for losses occurring in previous years	\$122 09
Agents' balances charged off	31 76
Paid for fire department taxes	5 96
Salaries, \$175.00, and fees \$5.00, paid officials	180 00

Agents' compensation: Commissions	203 75	
Postage, printing and stationery...	1 85	
All other disbursements: Vault rent	3 00	
	<hr/>	
Total disbursements		548 41
		<hr/>
Balance		<u>\$14,986 90</u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$3,486 90	
Mortgage loans on real estate, first liens	11,250 00	
	<hr/>	
Total ledger assets		<u>\$14,986 90</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	431	\$379,790 00
Written and renewed during the year....	184	174,740 00
	<hr/>	<hr/>
Total	615	\$554,530 00
Deduct those expired and cancelled.....	137	146,835 00
	<hr/>	<hr/>
In force at the end of the year....	478	<u>\$407,695 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	4	\$122 09
Losses and claims paid during the year..	4	122 09
	<hr/>	<hr/>
Amount of losses paid since organization.....		\$10,863 51
Average insurance in force per policy.....		881 11

No. 30.

MILWAUKEE MUTUAL FIRE INSURANCE COMPANY,

MILWAUKEE, MILWAUKEE COUNTY.

[Organized or Incorporated April 15, 1907. Commenced business August 1st, 1907.]

President, JOHN O'MEARA, 102 Wisconsin St., Milw.
 Secretary, HENRY OPGENORTH, 2416 Brown St., Milw.
 Express office of Secretary: 2416 Brown St., Milw.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$2,173 98
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INCOME.

Gross premiums on all business written during the year	\$4,395 24	
Returned on cancellations	172 27	
<hr/>		
Total premiums and assessments, less deductions	\$4,222 97	
Cash received as interest	31 97	
<hr/>		
Total income during year		4,254 94
<hr/>		
Total assets of previous year and income...		\$6,428 92

DISBURSEMENTS.

Paid for losses, including \$1,154.45 for losses occurring in previous years	\$3,196 56	
Agents' balances charged off	63 31	
Paid for fire department taxes	78 50	
Interest on deferred payment of loss	18 31	
Salaries paid officials	353 00	
Agents compensation: Commissions	1,055 80	
Postage, printing and stationery	47 40	
Express, telegraph, telephone and exchange	36 00	
All other disbursements: Rent, \$60; Examination of Co. by Insurance Department, \$26.07; adjusting and inspections, \$39.82; collection fees, \$8.53, rejection notices, \$2.50; commercial reports, \$5.00	141 92	
<hr/>		
Total disbursements		5,009 41
<hr/>		
Balance		\$1,419 51
<hr/> <hr/>		

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$100 74	
Cash deposited in Merchants & Farmers State Bank of Milwaukee, Wis.	703 59	
Bills receivable secured	500 00	
Agents' balances representing business written subsequent to Oct. 1, 1913	61 81	
Agents' balances representing business written prior to Oct. 1, 1913	53 37	
<hr/>		
Total ledger assets		\$1,419 51

NON-LEDGER ASSETS.

Interest due or accrued	\$2 50	
Furniture, fixtures and safes, \$75; supplies, \$10	85 00	
<hr/>		
Total non-ledger assets		87 50
<hr/>		
Gross assets		\$1,507 01

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1913	\$53 37	
Furniture, fixtures and safes, \$75.00; supplies, \$10.00	85 00	
		<hr/>
Deduct total assets not admitted		138 37
		<hr/>
Total admitted assets		\$1,368 64
		<hr/> <hr/>

LIABILITIES.

Amount of losses reported not adjusted, estimated.	\$120 00
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1,264	\$829,841 00
Written and renewed during the year	662	477,792 00
		<hr/>
Total	1,926	\$1,307,633 00
Deduct those expired and cancelled	910	721,241 00
		<hr/>
In force at the end of the year	1,016	\$586,392 00
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	2	\$1,154 45
Losses and claims incurred during the year	15	2,042 11
		<hr/>
Total	17	\$3,196 56
Losses and claims paid during year	16	3,196 56
		<hr/>
Losses and claims remaining unpaid Dec. 31, end of year	1	\$120 00
		<hr/> <hr/>
Amount of losses paid since organization		\$13,051 76
Average insurance in force per policy		578 00

No. 31.

MUTUAL CHURCH INSURANCE COMPANY,

LA CROSSE, WIS.

[Organized or Incorporated December 12, 1891. Commenced business December, 1891.]

President, FRANK L. HART, Chicago, Ill.
 Secretary-Treasurer, HENRY P. MAYER, La Crosse, Wis.
 Asst. Secretary, JULIAN A. THWING, La Crosse, Wis.
 Express office of Secretary: La Crosse, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$5,983 95

INCOME.

Gross premiums on all business written during the year.....	\$6,565 14	
Policy fees: New, No. 12; amount	\$12 50	
Renewals: No. 46; am't	50 00	
Total policy fees	62 50	
Total collections	\$6,627 64	
Paid for reinsurance..	\$3,697 17	
Returned on cancellations	800 00	
Returned in dividends..	339 87	
Total deductions	4,837 79	
Total premiums and assessments, less deduct'ons	\$1,789 85	
Cash received as interest.....	2 58	
Cash received from all other sources:		
Cash received from reinsuranc companies for losses	406 48	
Cash received from reinsurance companies for commissions ...	939 85	
Total income during year.....	3,188 76	
Total assets of previous year and income...	\$9,172 71	

DISBURSEMENTS.

Paid for losses, including \$148.61 for losses occurring in previous years	\$456 48
Agents' compensation:	
Commissions	\$26 21
Policy fees	2 00
Total paid agents	28 21

All other disbursements:	
Director's expense	25 00
Audit	15 00
Total disbursements	<u>525 24</u>
Balance	<u><u>\$8,647 47</u></u>

LEDGER ASSETS.

Cash deposited in Security Savings	
Bank, La Crosse, Wis.	\$300 46
Bonds	500 00
Bills receivable secured, policy contracts	7,554 95
Other ledger assets:	
Premiums in course of collection.	161 70
Dues from other companies for re-insurance	130 36
Total ledger assets	<u><u>\$8,647 47</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	591	\$879,501 00
Written and renewed during the year....	182	311,386 00
Total	773	<u>\$1,190,887 00</u>
Deduct those expired and cancelled.....	193	312,348 00
In force at the end of the year....	<u>580</u>	<u><u>\$878,539 00</u></u>

LOSSES AND CLAIMS.

Losses and claims unpaid Dec. 31 of previous year	4	\$320 00
Losses and claims incurred during the year	2	307 87
Total	6	<u>\$627 87</u>
Losses and claims paid during year.....	5	\$456 48
Losses and claims scaled down and compromised during year	1	171 39
Total deductions	6	<u>\$627 87</u>
Amount of losses paid since organization.....		\$44,906 63
Average insurance in force per policy.....		1,514 72

No. 32.

MUTUAL FIRE INSURANCE COMPANY,

BLOOMINGTON, GRANT COUNTY.

[Organized or Incorporated April 11, 1905. Commenced business
June 12, 1905.]

President, L. ABRAHAM, Bloomington, Wis.
Secretary, S. A. HATCH, Bloomington, Wis.
Express office of Secretary, Bridgeport, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$615 82

INCOME.

Gross premiums on all business written during the year	\$398 70	
Assessments actually received on current year's assessments	4,629 91	
Assessments actually received on previous years' assessments	74 00	
Policy fees: New, No. 62; fee, \$1.50; amount ..	\$93 00	
Renewals: No. 139; fee, \$1.00; amount	139 00	
Transfers: No. 18; fee, 50c; amount	9 00	
		<hr/>
Total policy fees	241 00	
Cash received as interest	15 25	
Cash received as borrowed money ..	4,800 00	
		<hr/>
Total income during year	10,158 86	
Total assets of previous year and income ...	\$10,774 68	

DISBURSEMENTS.

Paid for losses, including \$1,030 for losses occurring in previous years	\$5,454 68
Paid for fire department taxes	12 75
Paid for fire marshal taxes	7 32
Borrowed money	4,800 00
Interest on borrowed money	105 96
Agents' compensation:	
Salaries	\$58 65
Policy fees	243 50
	<hr/>
Total paid agents	302 15

Paid for collection of assessments ..	65 59	
Postage, printing and stationery ...	55 95	
Express, telegraph, telephone and exchange	2 55	
All other disbursements:		
Adjusting losses	41 21	
Hall rent, \$1; office rent, \$36	37 00	
	<hr/>	
Total disbursements		10,885 16
		<hr/>
Deficit		\$100 48
		<hr/> <hr/>

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$362 70	
Supplies	15 00	
Other items: Typewriter	70 00	
	<hr/>	
Gross assets		\$447 70

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$362 70	
Furniture, fixtures and safes, \$70; supplies, \$15	85 00	
	<hr/>	
Deduct total assets not admitted		447 70
		<hr/> <hr/>

LIABILITIES.

Amount due for secretary's salary and commission		\$400 50
Over paid by treasurer		110 48
		<hr/>
Total liabilities		\$510 98
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	621	\$661,900
Written and renewed during the year....	201	197,300
	<hr/>	<hr/>
Total	822	\$859,200
Deduct those expired and cancelled	206	193,395
	<hr/>	<hr/>
In force at the end of the year ...	616	\$665,905
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

Losses and claims incurred during the year	\$5,454 68
Losses and claims paid during year	5,454 68
	<hr/>
Amount of losses paid since organization	\$14,814 92
Average insurance in force per policy	1,079 53

No. 33.

MUTUAL FIRE INSURANCE COMPANY**WISCONSIN CONFERENCE OF THE EVANGELICAL
ASSOCIATION.**

[Organized or Incorporated July 1, 1891. Commenced business
July 1, 1891.]

President, REV. C. SCHNEIDER, Eau Claire, Wis.
Secretary, REV. J. E. KLEIN, Appleton, Wis.
Express office of Secretary, Appleton, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$387 34

INCOME.

Assessments actually received on current year's assessments	\$4,219 10	
Policy fees: New, No. 7; amount	\$26 65	
Renewals: No. 63; amount	222 30	
Total policy fees	248 95	
Cash received as borrowed money (date borrowed July 15, 1913) ..	700 00	
Total income during year		5,168 05
Total assets of previous year and income ..		<u>\$5,555 39</u>

DISBURSEMENTS.

Paid for losses	\$3,637 25	
Borrowed money (date repaid Nov. 15, 1913)	700 00	
Interest on borrowed money	11 65	
Salaries paid officials	25 00	
Paid for collection of assessments ..	15 00	
Postage, printing and stationery	32 45	
Express, telegraph, telephone and exchange	5 50	
All other disbursements: Traveling expenses of directors	23 74	
Total disbursements		4,450 59
Balance		<u><u>\$1,104 80</u></u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$1,104 80
--	------------

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	393	\$537,617
Written and renewed during the year....	70	111,317
Total	463	\$648,934
Deduct those expired and cancelled	72	89,543
In force at the end of the year....	391	\$559,391

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	9	\$3,637 25
Losses and claims paid during year	9	3,637 25
Amount of losses paid since organization		\$15,744 49
Average insurance in force per policy		1,405 00

No. 34.

**NESHKORO BUSINESSMENS MUTUAL FIRE
INSURANCE COMPANY,**

NESHKORO, MARQUETTE COUNTY.

[Organized or Incorporated Jan. 20, 1896. Commenced business
Feb. 6, 1896.]

President, G. E. DAHLKE, Neshkoro, Wis.
Secretary, R. H. R. WEGENKE, Neshkoro, Wis.
Express office of Secretary, Neshkoro, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$1,258 04
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INCOME.

Gross premiums on all business written during the year	\$155 77
Assessments actually received on current year's assessments	975 71
Policy fee: New, No. 169; fee, \$1.50; amount ..	\$253 50

Additions: No. 18; fee, 50c; amount	9 00	
Transfers: No. 2; fee, 50c; amount	100 00	
	<hr/>	
Total policy fees	263 50	
Cash received as interest	30 00	
Cash received from all other sources:		
Error in postage, \$5.40; losses, \$3.50	8 90	
	<hr/>	
Total income during year		1,433 88
		<hr/>
Total assets of previous year and income ...		\$2,691 92

DISBURSEMENTS.

Paid for losses	\$391 93	
Paid for fire department, fire marshal and corporation taxes	7 91	
Salaries and fees paid officials	218 83	
Agents' compensation:		
Salaries, adjusting losses	\$17 75	
Policy fees	263 50	
	<hr/>	
Total paid agents	281 25	
Paid for collection of assessments ..	35 50	
Postage, printing and stationery	20 64	
All other disbursements:		
Cash cr. to treasurer	59 77	
Error in assessment	70	
Wood, etc.	2 00	
Notary work	3 00	
	<hr/>	
Total disbursements		1,021 39
		<hr/>
Balance		\$1,670 39
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in Farmers' Exchange Bank, Neshkoro, Wis.	\$1,000 00	
Cash belonging to company, in hands of treasurer	670 39	
	<hr/>	
Total assets		\$1,670 39

NON-LEDGER ASSETS.

Furniture, fixtures and safes	120 00	
	<hr/>	
Gross assets		\$1,790 39

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	120 00	
	<hr/>	
Total admitted assets		\$1,670 39
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	571	\$816,626
Written and renewed during the year ...	169	276,390
Total	740	\$1,093,016
Deduct those expired and cancelled	136	23,531
In force at the end of the year ...	604	\$1,069,485

LOSSES AND CLAIMS.

Losses and claims incurred during the year	2	\$1,021 53
Losses and claims paid during year	2	1,021 53
Amount of losses paid since organization		\$2,307,402 43
Average insurance in force per policy		1,770 67

No. 35.

**NORTHWESTERN CHEESEMAKERS MUTUAL FIRE
INSURANCE COMPANY,**

DODGE COUNTY.

[Organized or Incorporated February 1, 1896. Commenced business
April, 1896.]

President, AUG. F. WESTPHAL, Neosho, Wis.
Secretary, GEO. W. MORSE, Juneau, Wis.
Express office of Secretary: Juneau, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$365 52

INCOME.

Gross premiums on all business written during the year	\$2,366 37
Assessments actually received on previous years' assessments	1,918 16
Total collections	\$4,284 53
Returned on cancellations	36 08

Total income during year..... 4,248 45

Total assets of previous year and income... \$4,613 97

DISBURSEMENTS.

Paid for losses, including \$1,652.19 for losses occurring in previous years	\$2,432 37	
Agents' balances charged off.....	24 20	
Paid for fire department taxes.....	9 36	
Paid for fire marshal taxes.....	7 78	
Borrowed money (date repaid June 9, 1913)	450 00	
Interest on borrowed money.....	8 72	
Salaries paid officials.....	148 35	
Agents' compensation:		
Commissions	\$591 59	
Salaries	236 54	
Total paid agents	828 13	
Postage, printing and stationery....	64 64	
Express, telegraph, telephone and exchange	15 30	
All other disbursements:		
Insurance Commissioner, inspec- tion records	4 63	
Special inspection of risks.....	10 00	
Underwriters dues and expenses..	9 50	
Total disbursements	4,012 98	
Balance	\$600 99	

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	514 93	
Agents' balances representing busi- ness written subsequent to Oct. 1, 1913	86 06	
Total ledger assets	\$600 99	

NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year	\$589 51	
Supplies	50 00	
Total non-ledger assets	639 51	
Gross assets	\$1,240 50	

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$589 51	
Supplies	50 00	
Deduct total assets not admitted.....	639 51	
Total admitted assets	\$600 99	

LIABILITIES.

Amount due for salaries and commissions..... \$30 13

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	339	\$263,205 00
Written and renewed during the year....	305	242,398 00
	<hr/>	<hr/>
Total	644	\$505,603 00
Deduct those expired and cancelled.....	256	196,346 00
	<hr/>	<hr/>
In force at the end of the year....	388	\$309,257 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	6	\$780 58
Losses and claims paid during year.....	6	780 58
	<hr/>	<hr/>
Amount of losses paid since organization.....		\$42,612 68
Average insurance in force per policy.....		797 06

No. 36.

NORTHWESTERN MUTUAL FIRE INSURANCE COMPANY,

RIVER FALLS, PIERCE COUNTY.

[Organized or Incorporated November 26, 1907. Commenced business November 26, 1907.]

President, R. L. WILLIAMS, River Falls, Wis.
 Secretary, JAY H. GRIMM, River Falls, Wis.
 Express office of Secretary: River Falls, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$326 93

INCOME.

Gross premiums on all business written during the year.....	\$1,884 60
Assessments actually received on current years' assessments	1,901 91
	<hr/>
Total collections	\$3,786 51

Paid for reinsurance . . .	\$203 84	
Returned on cancellations	254 49	
	<hr/>	
Total deductions	458 33	
	<hr/>	
Total income during year		4,320 30
		<hr/>
Total assets of previous year and income . . .		\$4,647 23

DISBURSEMENTS.

Paid for losses	\$2,500 18	
Agents' balances charged off	43 84	
Paid for fire department taxes	39 54	
Paid for fire marshal taxes	22 08	
Borrowed money repaid	750 00	
Received for reinsurance	242 12	
Salaries: President, \$72; treasurer, \$10; and fees, \$265.28 paid offi- cials	347 28	
Agents' compensation: Commissions	455 32	
Postage, printing and stationery	68 46	
Express, telegraph, telephone and ex- change	10 05	
All other disbursements:		
R. G. Dun & Co.	25 00	
Inspections	4 95	
Attorney, fee and expense	113 58	
Association dues and inspection by department	12 41	
Paid agents and secretary balance due, 1912	653 78	
Miscellaneous expense	30 72	
	<hr/>	
Total disbursements		4,327 19
		<hr/>
Balance		\$320 04
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer . .	\$320 04
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$1.25; supplies, \$40 . .	165 00
	<hr/>
Gross assets	\$485 04

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$125; supplies, \$40 . .	165 00
	<hr/>
Total admitted assets	\$320 04
	<hr/> <hr/>

LIABILITIES.

Amount of losses due and unpaid...	\$759 82	
Amount of losses adjusted, not due.	48 69	
		<hr/>
Total amount of unpaid losses.....		\$808 51
Borrowed money unpaid, \$750; interest on same \$12.32		762 32
		<hr/>
Total liabilities		<u>\$1,570 83</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	444	\$312,563 00
Written and renewed during the year....	246	169,485 30
		<hr/>
Total	690	\$482,048 30
Deduct those expired and cancelled.....	396	276,756 00
		<hr/>
In force at the end of the year....	294	<u>\$205,292 30</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year.....		\$3,308 69
Losses and claims paid during year.....		2,500 00
		<hr/>
Losses and claims remaining unpaid December 31, end of year		\$808 51
		<hr/>
Amount of losses paid since organization.....		\$25,146 94
Average insurance in force per policy.....		698 00

No. 37.

**PORTAGE MUTUAL COOPERATIVE FIRE INSURANCE
COMPANY,**

PORTAGE, COLUMBIA COUNTY.

[Organized or Incorporated March 4, 1897. Commenced business
June 1st, 1897.]

President F. L. SANBORN, Portage, Wis.
Secretary, WILLIAM FULTON, Portage, Wis.
Express office of Secretary: Portage, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$918 15

INCOME.

Gross premiums on all business written during the year.....	\$491 98	
Returned on cancellations.....	18 13	
		<hr/>
Total premiums and assessments, less deductions	\$473 85	
Cash received as borrowed money...	280 29	
Cash received as interest	23 49	
		<hr/>
Total income during year.....		777 63
		<hr/>
Total assets of previous year and income..		\$1,695 78

DISBURSEMENTS.

Paid for losses	\$483 65	
Paid for fire department taxes.....	9 40	
Paid for fire marshal taxes.....	1 86	
Paid for department examination...	2 83	
Salaries paid officials	69 23	
Agents' compensation: Commissions.	118 46	
Postage, printing and stationery....	3 50	
All other disbursements: Adjusting	6 85	
		<hr/>
Total disbursements		695 78
		<hr/>
Balance		\$1,000 00
		<hr/> <hr/>

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$1,000 00
---	------------

NON-LEDGER ASSETS.

Supplies	20 00
	<hr/>
Gross assets	\$1,020 00

DEDUCT ASSETS NOT ADMITTED.

Supplies	20 00
	<hr/>
Total admitted assets	\$1,000 00
	<hr/> <hr/>

LIABILITIES.

Borrowed money unpaid	\$280 29
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of		
Preceding year	114	\$90,684 41
Written and renewed during the year....	74	58,010 41
		<hr/>
Total	188	\$148,694 82

Deduct those expired and cancelled.....	82	65,684 41
In force at the end of the year....	106	\$83,010 41

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	2	\$483 65
Losses and claims paid during year.....	2	483 65
Amount of losses paid since organization.....		\$7,753 59
Average insurance in force per policy.....		783 11

No. 38.

**PORTLAND, DANVILLE, WATERLOO, AND COLUMBUS
MUTUAL FIRE INSURANCE COMPANY,**

WATERLOO, JEFFERSON COUNTY.

[Organized or Incorporated Nov. 12, 1905. Commenced business
Nov. 15, 1905.]

President, C. R. GAMIDGE, Columbus, Wis.
Secretary, E. C. SCHULTZ, Waterloo, Wis.
Express office of Secretary, Waterloo, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,682 01

INCOME.

Gross premiums on all business written during the year	\$1,611 10	
Assessments actually received on current year's assessments	1,342 31	
Assessments actually received on previous years' assessments	117 20	
Total collections	\$3,070 61	
Returned on cancellations	145 24	
Total premiums and assessments, less deductions	\$2,925 37	
Cash received as borrowed money (dates borrowed, May 27, Dec. 9)	1,000 00	
Total income during year	3,925 37	
Total assets of previous year and income...	\$5,607 38	

DISBURSEMENTS.

Paid for losses, including \$392.67 for losses occurring in previous years	\$2,687 78	
Agents' balances charged off.....	92 00	
Paid for fire department taxes.....	30 60	
Paid for fire marshal taxes.....	19 86	
Borrowed money (date repaid Oct. 6)	600 00	
Interest on borrowed money.....	13 20	
Salaries paid officials	513 75	
Agents' compensation: Commissions	464 14	
Paid for collection of assessments..	48 00	
Postage, printing and stationery....	100 44	
Express, telegraph, telephone and exchange	2 60	
All other disbursements:		
Rent, \$70.00; office help, \$130.00	200 00	
Adjusting, losses, \$19.24; collecting premiums, \$16.39	35 63	
Examination, \$3.27; legal services at meeting, \$2.50	5 77	
Officers exp., \$2.96; moving exp., \$11.63; Assn. exp., \$5.00.....	19 59	
Total disbursements		4,833 36
Balance		\$774 02

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$79 69	
Agents' balances representing business written subsequent to Oct. 1, 1913	168 72	
Agents' balances representing business written prior to Oct. 1, 1913	525 61	
Total ledger assets		\$774 02

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$150 61	
Unpaid assessments levied prior to current year	881 52	
Total unpaid assessments...	\$1,032 13	
Furniture, fixtures and safes, \$240; supplies, \$35	275 00	
Total non-ledger assets		1,307 13
Gross assets		\$2,081 15

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$150 61	
Unpaid assessments levied prior to current year	881 52	
	<hr/>	
Total unpaid assessments...	\$1,032 13	
Agents' balances representing business written prior to Oct. 1, 1913	525 61	
Furniture, fixtures and safes, \$240; supplies, \$35	275 00	
	<hr/>	
Deduct total assets not admitted.....		1,832 74
		<hr/>
Total admitted assets		\$248 41
		<hr/> <hr/>

LIABILITIES.

Amount of losses adjusted, not due (No., 1)	\$11 93	
Amount of losses reported not adjusted (No. 2) estimated.....	11 00	
	<hr/>	
Total amount of unpaid losses		\$22 93
Borrowed money unpaid, \$400.00; interest on same \$.21		400 21
		<hr/>
Total liabilities		\$423 14
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the previous year	374	\$245,781 02
Written and renewed during the year...	215	138,602 44
	<hr/>	<hr/>
Total	589	\$384,383 46
Deduct those expired and cancelled.....	348	224,210 02
	<hr/>	<hr/>
In force at the end of the year...	241	\$160,173 44
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	5	\$392 67
Losses and claims incurred during the year, estimated	10	2,318 04
	<hr/>	<hr/>
Total	15	\$2,710 71
Losses and claims paid during year.....	12	2,687 78
	<hr/>	<hr/>
Losses and claims remaining unpaid Dec. 31, end of the year.....	3	\$22 93
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization.....		\$19,512 60
Average insurance in force per policy.....		681 21

No. 39.

***REESEVILLE MUTUAL FIRE INSURANCE COMPANY,**

REESEVILLE, DODGE COUNTY.

[Organized or Incorporated July 5, 1895. Commenced business
Sept. 7, 1894.]President, F. P. RUNKEL, Reeseville Wis.
Secretary, O. A. SELL, Reeseville, Wis.
Express office of Secretary, Reeseville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$689 19

INCOME.

Gross premiums on all business written during the year	\$180 12	
Assessments actually received on current year's assessments	421 04	
Assessments actually received on previous years' assessments	344 88	
		<hr/>
Total collections	\$946 04	
Returned on cancellations.....	427 81	
		<hr/>
Total income during year		518 23
		<hr/>
Total assets of previous year and income...		\$1,207 42

DISBURSEMENTS.

Paid for losses, including \$335.00 for losses occurring in previous years	\$607 62	
Agents' balances charged off.....	120 08	
Paid for fire department taxes.....	12 20	
Paid for fire marshal taxes.....	9 86	
Agents' compensation: Commissions	37 78	
Paid for collection of assessments...	3 37	
Postage, printing and stationery....	49 21	
All other disbursements:		
Examination	9 74	
Attorney	39 71	
		<hr/>
Total disbursements		889 57
		<hr/>
Balance		\$317 85
		<hr/> <hr/>

*Ceased business.

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$118 42	
Cash belonging to company, in hands of treasurer	6 01	
Agents' balances representing busi- ness written prior to Oct. 1, 1913	193 42	
Total ledger assets		\$317 85

NON-LEDGER ASSETS.

Unpaid assessments levied on or after Nov. 1, of current year	\$1,588 65	
Unpaid assessments levied prior to current year	1,408 36	
Total unpaid assessments ...	\$2,997 01	
Furniture, fixtures and safes.....	400 00	
Total non-ledger assets		3,397 01
Gross assets		\$3,714 86

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$1,408 36	
Agents' balances representing busi- ness written prior to Oct. 1, 1913	193 42	
Furniture, fixtures and safes.....	400 00	
Deduct total assets not admitted.....		2,001 78
Total admitted assets		\$1,713 08

LIABILITIES.

Amount of losses due and unpaid (No., 1).....	\$665 00
Amount due for salaries and commissions.....	675 00
Total liabilities	\$1,340 00

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	360	\$299,408 45
Written and renewed during the year...	21	16,304 16
Total	381	\$315,712 61
Deduct those expired and cancelled.....	381	315,712 61

LOSSES AND CLAIMS.

	No.	Amount.
In force on the 31st day of December of previous year	1	\$1,000 00
Losses and claims incurred during year..	3	272 62
Total	4	\$1,272 62
Losses and claims paid during year.....	3	607 62
Losses and claims remaining unpaid Dec. 31, end of the year.....	1	\$665 00
Amount of losses paid since organization.....		\$102,652 96

No. 40.

**RETAIL LUMBER DEALERS MUTUAL INSURANCE
ASSOCIATION**

[Organized or Incorporated April 18, 1895. Commenced business
April, 23, 1897.]

President, M. H. HAND, Plymouth, Wis.
Secretary, ADOLPH PFUND, Milwaukee, Wis.
Express office of Secretary, Milwaukee, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$25,870 74

INCOME.

Gross premiums on all business writ- ten during the year	\$5,236 72
Assessments actually received on cur- rent year's assessments	5,150 90
Assessments actually received on pre- vious years' assessments	156 90
Total collections	\$10,544 52
Returned on cancellations \$525 00	
Expirations and transfers 4,443 47	
Total deductions	4,968 47
Total premiums and assessments, less deductions	\$5,576 05
Cash received as interest.....	1,118 55
Total income during year.....	6,694 60
Total assets of previous year and income...	\$32,565 34

DISBURSEMENTS.

Paid for losses, including \$2,117.40 for losses occurring in previous years	\$5,219 00	
Paid for fire department taxes.....	47 37	
Paid for fire marshal taxes.....	11 97	
Accrued interest on mortgages pur- chased	73 17	
Salaries paid officials	1,017 73	
Postage, printing and stationery....	83 92	
All other disbursements:		
Rent and light	185 30	
Secretary's and treasurer's bonds	18 00	
Traveling exp., \$21.05; directors', \$146.66	167 71	
Miscellaneous	134 11	
	<hr/>	
Total disbursements		6,958 28
Balance		<hr/> <u>\$25,607 06</u>

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$6 81	
Cash belonging to company, in hands of treasurer	4,500 25	
Mortgage loans on real estate, first liens	21,100 00	
	<hr/>	
Total ledger assets		\$25,607 06

NON-LEDGER ASSETS.

Interest due or accrued	\$524 90	
Unpaid assessments	1,205 62	
	<hr/>	
Total non-ledger assets		1,730 52
		<hr/> <u>\$27,337 58</u>

LIABILITIES.

Amount of losses adjusted, not due.....	<hr/> <hr/> <u>\$197 66</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	380	\$1,067,485 00
Written and renewed during the year...	137	392,700 00
	<hr/>	
Total	517	\$1,460,185 00
Deduct those expired and cancelled.....	114	366,250 00
	<hr/>	
In force at the end of the year...	403	<hr/> <hr/> <u>\$1,093,935 00</u>

LOSSES AND CLAIMS.

Losses and claims unpaid Dec. 31 of previous year	1	\$2,117 40
Losses and claims incurred during year..	6	3,299 26
Total	7	\$5,416 66
Losses and claims paid during year.....		5,219 00
Losses and claims remaining unpaid Dec. 31, end of the year	1	\$197 66
Amount of losses paid since organization.....		\$33,260 60
Average insurance in force per policy.....		2,714 48

No. 41.

**RICHLAND COUNTY MUTUAL FIRE INSURANCE
COMPANY,**

LONE ROCK, RICHLAND COUNTY.

[Organized or Incorporated Jan. 19, 1904. Commenced business
April 9, 1904.]

President, GEO. JAMIESON, Lone Rock, Wis.
Secretary, S. M. PEEBLES, Richland Center, Wis.
Express office of Secretary, Richland Center, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$2 01

INCOME.

Gross premiums on all business written during the year	\$250 93
Assessments actually received on current year's assessments	3,052 67
Assessments actually received on previous years' assessments	195 74
Policy fees: New, No. 22; fee, \$2.00; amount...	\$44 00
Renewals: No. 102; fee, \$1.00; amount	102 00
Additions: No. 7; fee, \$1.50; amount	10 50
Transfers: No. 20; fee, \$.50; amount	10 00
Total policy fees	166 50

Cash received as borrowed money (dates borrowed, May 9, June 28)	2,900 00	
Cash received from all other sources: C. M. & St. P. Ry.....	1,035 70	
Total income during year		7,601 54
Total assets of previous year and income...		<u>\$7,603 55</u>

DISBURSEMENTS.

Paid for losses, including \$1,000.00 for losses occurring in previous years	\$4,846 82	
Paid for fire department taxes.....	14 56	
Paid for fire marshal taxes.....	8 06	
Borrowed money (date repaid, Dec. 31)	2,200 00	
Interest on borrowed money	54 14	
Salaries, \$97.00, and fees, \$85.15, paid officials	182 15	
Agents' compensation: Policy fees..	166 50	
Paid for collection of assessments..	64 96	
Postage, printing and stationery....	18 58	
Express, telegraph, telephone and ex- change	1 15	
All other disbursements:		
Ins. Com. for exam. Co. books, \$4.86; adj. losses, \$18.04.....	22 90	
Rent, \$24.00; typewriter, \$24.00; Assn. dues, \$5.00.....	53 00	
Livery, \$3.00; R. R. fare, \$10.88	13 88	
Total disbursements		<u>7,646 70</u>
Deficit		<u><u>\$43 15</u></u>

NON-LEDGER ASSETS.

Unpaid assessments lev- ied during current year prior to Nov. 1.....	\$659 89	
Unpaid assessments lev- ied prior to current year	229 25	
Total unpaid assessments ...	\$889 14	
Furniture, fixtures and safes, \$50; supplies, \$25	75 00	
Other items: Calcumeter	25 00	
Total non-ledger assets		<u>989 14</u>
Gross assets		<u>\$1,011 14</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$659 89	
Unpaid assessments levied prior to current year	229 25	
	<hr/>	
Total unpaid assessments ...	\$889 14	
Furniture, fixtures and safes, \$50; supplies, \$25	75 00	
Other items: Calcimeter	25 00	
	<hr/>	
Deduct total assets not admitted.....		989 14
		<hr/>
Total admitted assets		\$22 00
		<hr/> <hr/>

LIABILITIES.

Borrowed money unpaid, \$700.00; interest on the same, \$47.45	\$747 45
Incidental	43 15
	<hr/>
Total liabilities	\$790 60
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	338	\$347,489
Written and renewed during the year...	131	135,126
	<hr/>	<hr/>
Total	469	\$482,615
Deduct those expired and cancelled.....	162	171,031
	<hr/>	<hr/>
In force at the end of the year...	307	\$311,584
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

Losses and claims unpaid Dec. 31, end of previous year	1	\$1,000 00
Losses and claims incurred during year..	...	4,038 82
	<hr/>	<hr/>
Total .....	...	\$5,038 82
Losses and claims paid during year.....	12	4,846 82
	<hr/>	<hr/>
Losses and claims unpaid end of year ...	2	\$192 00
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization.....		\$18,860 07
Average insurance in force per policy.....		1,014 00

No. 42.

**RIVER FALLS CITY MUTUAL FIRE INSURANCE
COMPANY,**

RIVER FALLS, PIERCE COUNTY.

[Organized or Incorporated May 1, 1897. Commenced business
May 19, 1897.]

President, GEO. W. CHINNOCK, River Falls, Wis.
Secretary, JAY H. GRIMM, River Falls, Wis
Express office of Secretary, River Falls, Wis

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$934 98

INCOME.

Gross premiums on all business written during the year	\$2,774 00
Assessments actually received on current year's assessments	517 10
Assessments actually received on previous years' assessments	414 88

Total collections	\$3,705 98
Paid for reinsurance \$368 83	
Returned on cancellations 370 22	

Total deductions	739 05
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Total premiums and assessments, less deductions	\$2,966 93
Cash received as borrowed money (date borrowed, Aug. 26, 1913)	1,000 00
Cash received from all other sources	34 04

Total income during the year	4,000 97
--	----------

Total assets of previous year and income	\$4,935 95
--	------------

DISBURSEMENTS.

Paid for losses, including \$271.04 for losses occurring in previous years	\$2,946 05
Paid for fire department taxes	97 54
Salaries, \$39.00, and fees, \$315.04, paid officials	354 04
Agents' compensation: Commissions	656 33

All other disbursements:

Postage, printing and stationery, adjusting losses, express, tele- graph, telephone, and exchange	372 36	
Total disbursements		4,426 32
Balance		\$509 63

LEDGER ASSETS.

Cash deposited in Farmers and Merchants State Bank, River Falls, Wis.		\$509 63
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NON-LEDGER ASSETS.

Unpaid assessments levied on or af- ter Nov. 1, of current year	\$1,671 49	
Furniture, fixtures and safes, \$10; supplies, \$50	60 00	
Total non-ledger assets		1,731 49
Gross assets		\$2,241 12

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$10; supplies, \$50	60 00	
Total admitted assets		\$2,181 12

LIABILITIES.

Amount of losses adjusted, not due		\$500 00
Borrowed money unpaid, \$1,000.00, interest on the same, \$3.00		1,031 00
Total liabilities		\$1,531 00

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1269	\$1,066,641
Writes and renewed during the year	383	339,871
Total	1652	\$1,406,512
Deduct those expired and cancelled	899	700,717
In force at the end of the year	753	\$705,795

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$271 04
Losses and claims incurred during year..	12	3,175 01
Total	13	\$3,446 05
Losses and claims paid during year.....	...	2,946 05
Losses and claims remaining unpaid Dec. 31, end of the year .....	...	\$500 00
Amount of losses paid since organization.....		\$38,879 46
Average insurance in force per policy.....		938 24

No. 43.

SAUK COUNTY MUTUAL FIRE INSURANCE COMPANY,

PRAIRIE DU SAC AND SAUK CITY, SAUK COUNTY.

[Organized or Incorporated Feb. 13, 1905. Commenced business July 3, 1905.]

President, ROBERT BUERKI, Sauk City, Wis.
 Secretary, C. I. KINDSCHI, Prairie du Sac, Wis.
 Express office of Secretary, Prairie du Sac, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$437 66

INCOME.

Gross premiums on all business written during the year	\$790 47
Returned on cancellations	4 41
Total premiums and assessments, less deductions	\$786 06
Cash received as borrowed money (date borrowed June 19, 1913) ..	450 00
Total income during year	1,236 06
Total assets of previous year and income ..	\$1,673 72

DISBURSEMENTS.

Paid for losses	\$1,000 00
Paid for fire department taxes ...	15 25
Paid for fire marshal taxes	2 61
Borrowed money (date repaid Oct. 30, 1913)	250 00

Interest on borrowed money	5 72	
Salaries paid officials	120 76	
Agents' compensation: Commissions	103 96	
Postage, printing and stationery ...	5 50	
All other disbursements: Examiners' expenses	3 82	
	<hr/>	
Total disbursements		1,507 62
		<hr/>
Balance		\$166 10
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in Sauk Bank	\$76 65	
Agents' balances representing business written subsequent to Oct. 1, 1913	89 45	
	<hr/>	
Total ledger assets		\$166 10

NON-LEDGER ASSETS.

Supplies		10 00
		<hr/>
Gross assets		\$176 10

DEDUCT ASSETS NOT ADMITTED.

Supplies		10 00
		<hr/>
Total admitted assets		\$166 10
		<hr/> <hr/>

LIABILITIES.

Amount due for salaries and commissions		\$216 04
Borrowed money unpaid, \$200; interest on same, \$5.40		205 40
		<hr/>
Total liabilities		\$421 44
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	137	\$190,480
Written and renewed during the year ...	106	95,875
	<hr/>	<hr/>
Total	293	\$286,355
Deduct those expired and cancelled	85	84,325
	<hr/>	<hr/>
In force at the end of the year....	208	\$202,030
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	1	\$1,000 00
Losses and claims paid during year	1	1,000 00
Amount of losses paid since organization		\$5,469 74
Average insurance in force per policy		971 29

No. 44.

SHEBOYGAN FALLS MUTUAL FIRE INSURANCE
COMPANY,

SHEBOYGAN FALLS, SHEBOYGAN COUNTY.

[Organized or Incorporated May 3, 1899. Commenced business
Aug. 18, 1899.]

President, JOSEPH OSTHEDDER, Sheboygan Falls, Wis.
Secretary, J. H. JAMES, Sheboygan Falls, Wis.
Express office of Secretary, Sheboygan Falls, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$15,969 76

INCOME.

Gross premiums on all business written during the year	\$24,240 93	
Assessments actually received on previous years' assessments	634 71	
Total collections	\$24,875 64	
Returned on cancellations	422 71	
Total premiums and assessments, less deductions	\$24,452 93	
Cash received as interest	85 11	
Cash received from all other sources:		
Sale of old typewriter, etc.	10 00	
Heating plant	185 00	
Total income during year		24,733 84
Total assets of previous year and income ..		\$40,703 60

DISBURSEMENTS.

Paid for losses	\$11,626 00	
Agents' balances charged off	400 00	
Paid for fire department taxes	354 96	
Paid for fire marshal taxes	147 70	
Paid for corporation tax	23 67	
Salaries paid officials	2,038 00	
Agents' compensation: Commissions	6,060 23	
Paid for collection of assessments ..	45 62	
Postage, printing and stationery ...	320 48	
Express, telegraph, telephone and exchange, etc.	71 72	
All other disbursements:		
Adjusting losses	222 00	
Bonds, commercial report and miscellaneous	136 85	
Fuel, \$45.53; heating plant, \$185	230 53	
Total disbursements		21,677 76
Balance		<u>\$19,025 84</u>

LEDGER ASSETS.

Cash in company's office	\$1,000 00	
Cash deposited in German Bank of Sheboygan Falls, Wis	5,312 83	
Book value of real estate	2,385 00	
Mortgage loans on real estate, first liens	4,700 00	
Bills receivable secured	1,125 00	
Agents' balances representing business written prior to Oct. 1, 1913.	4,503 01	
Total ledger assets		\$19,025 84

NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year	\$825 75	
Furniture, fixtures and safes, \$600; supplies, \$200	800 00	
Total non-ledger assets		1,625 75
Gross assets		<u>\$20,651 59</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$825 75	
Agents' balances representing business written prior to Oct. 1, 1913.	4,503 01	
Furniture, fixtures and safes, \$600; supplies, \$200	800 00	
Deduct total assets not admitted		6,128 76
Total admitted assets		<u>\$14,522 83</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	4,227	\$3,382,925 29
Written and renewed during the year ...	3,068	2,323,794 09
Total	7,295	\$5,706,746 38
Deduct those expired and cancelled	3,271	2,464,976 27
In force at the end of the year ...	4,024	\$3,238,771 11

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$701 51
Losses and claims incurred during the year .....	...	10,924 49
Total .....	...	\$11,626 00
Losses and claims paid during year ....	...	11,626 00
Amount of losses paid since organization		\$141,385 33
Average insurance in force per policy		804 86

No. 45.

**THERESA VILLAGE MUTUAL FIRE INSURANCE
COMPANY,**

THERESA, DODGE COUNTY.

[Organized or Incorporated Jan. 28, 1895. Commenced business
March 4, 1895.]

President, L. F. MILLER, Theresa, Wis.
Secretary, NATHAN HAESSLY, Theresa, Wis.
Express office of Secretary, Theresa, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year .. \$15,834 96

INCOME.

Gross premiums on all business written during the year	\$20,438 56
Assessments actually received on previous year's assessments	1,164 33
Total collections	\$21,602 89

Returned on cancellations	262 54	
Total income during year		21,340 35
Total assets of previous year and income ..		<u>\$37,175 31</u>

DISBURSEMENTS.

Paid for losses	\$13,090 01	
Paid for fire department taxes	289 73	
Paid for fire marshal taxes	134 72	
Paid for corporation tax	47 21	
Salaries paid officials	3,837 00	
Agents' compensation: Commissions	4,547 07	
Paid for collection of assessments ..	28 63	
Postage, printing and stationery ...	351 11	
Express, telegraph, telephone and ex- change	23 55	
All other disbursements:		
Rent, light and fuel	50 00	
Duns Mercantile Agency	50 00	
Protested checks	43 95	
Adjusting and inspecting	249 15	
Attorney fees	100 00	
Association dues	12 50	
Auditing committee	10 00	
Total disbursements		22,864 63
Balance		<u><u>\$14,310 68</u></u>

LEDGER ASSETS.

Cash deposited in Theresa State Bank	\$3,820 94	
Cash belonging to company, in hands of treasurer	3,664 00	
Agents' balances representing busi- ness written subsequent to Oct. 1, 1913	5,613 74	
Agents' balances representing busi- ness written prior to Oct. 1, 1913	1,212 00	
Total ledger assets		\$14,310 68

NON-LEDGER ASSETS.

Interest due or accrued	\$8 13	
Unpaid assessments levied prior to current year	858 03	
Furniture, fixtures and safes, \$950; supplies, \$250	1,200 00	
Total non-ledger assets		2,066 16
Gross assets		<u>\$16,376 84</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$858 03	
Agents' balances representing business written prior to Oct. 1, 1913	1,212 00	
Furniture, fixtures and safes, \$950; supplies, \$250	1,200 00	
Deduct total assets not admitted		3,270 03
Total admitted assets		<u>\$13,106 81</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	3,980	\$3,148,312 71
Written and renewed during the year ...	2,769	2,138,607 87
Total	6,749	\$5,286,920 58
Deduct those expired and cancelled	2,960	2,284,880 05
In force at the end of the year ...	3,789	<u>\$3,002,040 53</u>

LOSSES AND CLAIMS.

Losses and claims incurred during the year	\$13,090 01
Losses and claims paid during year	13,090 01
Amount of losses paid since organization	\$164,147 03
Averag insurance in force per policy	789 38

No. 46.

VILLAGE OF WAUKESHA MUTUAL FIRE INSURANCE COMPANY,

WAUKESHA, WAUKESHA COUNTY.

[Organized or Incorporated May 2, 1889. Commenced business May 12, 1889.]

President, JOHN L. GASPARI, Waukesha, Wis.
 Secretary, JOHN BREHM, Waukesha, Wis.
 Express office of Secretary, Waukesha, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year . . . \$9,222 97

INCOME.

Gross premiums on all business written during the year	\$1,430 29	
Policy fees: New, No. 57; fee, \$1.00; amount ..	\$57 00	
Renewals: No. 249; fee, \$1.00; amount	249 00	
Membership fees; amount	53 00	
Total policy fees	359 00	
Total collections	\$1,789 29	
Returned on cancellations	10 50	
Total premiums and assessments, less deductions	\$1,778 79	
Cash received as interest	340 90	
Total income during year		2,119 69
Total assets of previous year and income		\$11,342 66

DISBURSEMENTS.

Paid for losses	\$769 31	
Paid for fire department taxes	36 84	
Paid for fire marshal taxes	6 91	
Salaries paid officials	100 00	
Agents' compensation: Policy fees retained by secretary	306 00	
Postage, printing and stationery ...	21 75	
All other disbursements:		
Premium on treasurer's bond	14 00	
H. L. Ekern Ins. Com., examining books	3 35	
Total disbursements		1,258 16
Balance		\$10,084 50

LEDGER ASSETS.

Cash deposited in Waukesha National Bank and National Exchange Bank of Waukesha	\$1,584 50	
Other ledger assets: City of Waukesha bonds, \$5,000; City of Waukesha cemetery bonds, \$2,500; City of Waukesha waterworks equipment bonds, \$1,000	8,500 00	
Total ledger assets		\$10,084 50

NON-LEDGER ASSETS.

Supplies		25 00
Gross assets		\$10,109 50

DEDUCT ASSETS NOT ADMITTED.

Supplies	25 00
Total admitted assets	<u>\$10,084 50</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	670	\$795,475
Written and renewed during the year ...	306	362,475
Total	976	<u>\$1,157,950</u>
Deduct those expired and cancelled.....	270	310,075
In force at the end of the year ...	706	<u><u>\$847,875</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	16	\$769 31
Losses and claims paid during year	16	769 31
Amount of losses paid since organization		<u>\$13,195 18</u>
Average insurance in force per policy		1,200 95

No. 47.

WATERTOWN CITY MUTUAL FIRE INSURANCE
COMPANY,

WATERTOWN, JEFFERSON COUNTY.

[Organized or Incorporated Oct. 26, 1896. Commenced business
Aug. 2, 1897.]

President, M. FITZGERALD, Watertown, Wis.
Secretary, H. R. MOLDENHAUER, Watertown, Wis.
Express office of Secretary, Watertown, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year .. \$1,012 76

INCOME.

Gross premiums on all business written during the year

Assessments actually received on current year's assessments	\$4,834 71
	3,694 65

III. Ins.—7.

Assessments actually received on previous years' assessments	164 79	
Total collections	\$8,694 15	
Paid for reinsurance ... \$126 92		
Returned on cancellations	134 99	
Total deductions	261 91	
Total premiums and assessments, less deductions	\$8,432 24	
Cash received as borrowed money (date borrowed March 26, 1913)	1,000 00	
Total income during year		9,432 24
Total assets of previous year and income...		\$10,445 00

DISBURSEMENTS.

Paid for losses, including \$534.86 for losses occurring in previous years	\$4,873 30	
Agents' balances charged off	68 17	
Paid for fire department taxes	80 45	
Paid for fire marshal taxes	49 32	
Borrowed money (date repaid June 23, 1913)	1,000 00	
Interest on borrowed money	15 00	
Salaries and fees paid officials	788 27	
Agents' compensation: Commissions	1,384 97	
Paid for collection of assessments ..	95 61	
Postage, printing and stationery	178 75	
Express, telegraph, telephone and exchange	9 45	
All other disbursements:		
Adjusting books, \$5.00; office rent, \$120.00	125 00	
Ass'n dues, \$6.50; lawyer fees, \$51.13; rate book, \$30.00	87 63	
Inspection, \$7.87; rej. notices, \$5	12 87	
Secretary meetings, \$8.87; inspecting and adjusting losses, \$71.39	80 26	
Total disbursements		8,849 05
Balance		\$1,595 95

LEDGER ASSETS.

Cash deposited in Bank of Watertown	\$1,464 21	
Agents' balances representing business written subsequent to Oct. 1, 1913	131 74	
Total ledger assets		\$1,595 95

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$445 34	
Furniture, fixtures and safes, \$200; supplies, \$100	300 00	
Total non-ledger assets		745 34
Gross assets		\$2,341 29

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$445 34	
Furniture, fixtures and safes, \$200; supplies, \$100	300 00	
Deduct total assets not admitted		745 34
Total admitted assets		\$1,595 95

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1,362	\$1,016,900 31
Written and renewed during the year ...	720	506,675 82
Total	2,082	\$1,523,576 13
Deduct those expired and cancelled	1,116	755,505 31
In force at the end of the year...	966	\$768,070 82

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	5	\$534 86
Losses and claims incurred during the year	27	4,338 44
Total	32	\$4,873 30
Losses and claims paid during year	32	4,873 30
Amount of losses paid since organization		\$110,492 22
Average insurance in force per policy		795 10

No. 48.

WISCONSIN CHURCH MUTUAL FIRE INSURANCE ASSOCIATION,

MERRILL, LINCOLN COUNTY.

[Organized or Incorporated March 4, 1897. Commenced business
June 3, 1897.]

President, H. DAIB, Merrill, Wis.
Secretary, W. H. DICKE, Merrill, Wis.
Express office of Secretary, Merrill, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$33,308 74

INCOME.

Gross premiums on all business written during the year	\$14,235 91	
Returned on cancellations	222 50	
	\$14,013 41	
Total premiums and assessments, less deductions	1,039 95	
Cash received as interest		
	15,053 36	
Total income during year		15,053 36
Total assets of previous year and income...		\$48,362 10

DISBURSEMENTS.

Paid for losses, including \$300 for losses occurring in previous years	\$5,325 44	
Paid for local taxes	51 99	
Salaries paid officials	2,094 35	
Postage, printing and stationery	198 05	
All other disbursements:		
Adjusting losses	74 81	
Advertising	72 45	
Furniture, fixtures and supplies ..	79 50	
Office fuel, water and light	52 50	
Expense account as repairs, auditing, bond, etc.	41 25	
	8,490 34	
Total disbursements		8,490 34
Balance		\$39,871 76

LEDGER ASSETS.

Cash in company's office, or in hands of secretary and treasurer	\$202 33	
Cash deposited in German American State Bank of Merrill, Wis., \$5,500; Citizens' National Bank of Merrill, Wis., \$5,500; Lincoln County Bank, \$5,000	16,000 00	
Book value of real estate, office building and lot	2,000 00	
Mortgage loans on real estate, first liens	21,375 00	
Unremitted premiums	294 43	
Total ledger assets		\$39,871 76

NON-LEDGER ASSETS.

Furniture, fixtures and supplies	\$430 45	
Other items: Stationery and printing	144 25	
Total non-ledger assets		574 70
Gross assets		\$40,446 46

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies	\$430 45	
Other items: Stationery and printing	144 25	
Deduct total assets not admitted		574 70
Total admitted assets		\$39,871 76

LIABILITIES.

Amount of losses reported not adjusted (No., 3) . .	\$190 00
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	3,027	\$4,666,216 37
Written and renewed during the year . . .	831	1,285,510 18
Total	3,858	\$5,951,726 55
Deduct those expired and cancelled	757	1,065,743 49
In force at the end of the year . .	3,101	\$4,885,983 06

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$300 00
Losses and claims incurred during the year	50	5,715 44
Total	51	\$6,015 44
Losses and claims paid during year.....	48	5,825 44
Losses and claims remaining unpaid Dec. 31, end of year	3	\$190 00
Amount of losses paid since organization		\$85,701 48
Average insurance in force per policy		1,575 61

No. 49.

**WISCONSIN RETAIL LUMBER DEALERS MUTUAL
INSURANCE COMPANY,**

MILWAUKEE, MILWAUKEE COUNTY.

[Organized or Incorporated Dec. 2, 1904. Commenced business
Jan. 1, 1905.]

President, M. H. HAND, Plymouth, Wis.
Secretary, ADOLPH PFUND, Milwaukee, Wis.
Express office of Secretary, 818 Boldsmith Bldg.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$10,075 23

INCOME.

Gross deposit premiums on all business written during the year	\$3,728 26
Assessments actually received on current year's assessments	4,095 73
Assessments actually received on previous years' assessments	40 81
Total collections	\$7,873 80
Returned on cancellations	\$288 73
Expirations and trans. fees	2,321 83
Total deductions	2,610 56

Total premiums and assessments, less deductions	\$5,263 24	
Cash received as interest	506 51	
	<hr/>	
Total income during year		5,769 75
		<hr/>
Total assets of previous year and income		\$15,844 98

DISBURSEMENTS.

Paid for losses	\$3,870 63	
Paid for fire department taxes	36 22	
Paid for fire marshal taxes	12 00	
Interest on borrowed money	18 33	
Salaries paid officials	610 03	
Postage, printing and stationery ...	29 21	
All other disbursements:		
Rent and light	133 45	
Secretary and treasurer's bonds ..	18 00	
Traveling expenses, \$72.46; directors, \$40.51	112 97	
Miscellaneous	60 01	
	<hr/>	
Total disbursements		4,900 85
		<hr/>
Balance		\$10,944 13
		<hr/> <hr/>

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$20 84	
Cash belonging to company, in hands of treasurer	3,623 29	
Mortgage loans on real estate, first liens	7,300 00	
	<hr/>	
Total ledger assets		\$10,944 13

NON-LEDGER ASSETS.

Interest due or accrued	\$150 27	
Other items: Accrued assessments ..	957 22	
	<hr/>	
Total non-ledger assets		1,107 49
		<hr/>
Admitted assets		\$12,051 62
		<hr/> <hr/>

LIABILITIES.

Amount of losses adjusted, not due	\$197 65	
Amount due for salaries and commissions	125 01	
All other accounts, bills, etc., remaining unpaid:		
Traveling expenses, \$19.93; miscellaneous, 75c.	20 68	
	<hr/>	
Total liabilities		\$343 34
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	303	\$789,750
Written and renewed during the year...	103	284,050
		<hr/>
Total	406	\$1,073,800
Deduct those expired and cancelled	72	192,300
		<hr/>
In force Dec. 31, end of year.....	334	\$881,500
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	6	\$4,068 28
Losses and claims paid during year	5	3,870 63
		<hr/>
Losses and claims remaining unpaid Dec. 31, end of year	1	\$197 65
		<hr/> <hr/>
Amount of losses paid since organization		\$21,514 24
Average insurance in force per policy		2,639 22

**Town Mutual Insurance
Companies**

No. 1.

ALBION MUTUAL FIRE INSURANCE COMPANY,

ALBION, DANE COUNTY.

[Organized or Incorporated April 27, 1879; Commenced business
May 8, 1879.]

President, D. L. BABCOCK, Edgerton, Wis.
Secretary; D. PIERCE, Cambridge, Wis.
Express office of Secretary: Edgerton, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$3,751 30

INCOME.

Gross premiums on all business written during the year.....	\$5,382 14	
Policy fees: New, No. 374; fee, \$1; amount \$374. Transfers: 19; fee 50c; amount \$9.50.....	383 50	
	\$5,765 64	
Total collections	410 21	
	\$5,355 43	
Total premiums and assessments, less deductions	89 14	
Cash received as interest.....	89 14	
	5,444 57	
Total income during year.....	5,444 57	
Total assets of previous year and income..	\$9,195 87	

DISBURSEMENTS.

Paid for losses, including \$7.00 for losses occurring in previous years	\$7,005 88	
Salaries paid officials.....	750 00	
Agents' compensation: Policy fees	350 65	
Postage, printing and stationery..	84 48	
	8,191 01	
Total disbursements	8,191 01	
Balance	\$1,004 86	

LEDGER ASSETS.

Cash in company's office, or in hands of secretary.....	\$575 22	
Notes on hand	429 64	
Total ledger assets		\$1,004 86

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1541	\$4,509,796 00
Written and renewed during the year....	374	1,076,429 00
Total	1915	\$5,586,225 00
Deduct those expired and cancelled.....	335	768,453 00
In force at the end of the year...	1580	\$4,817,772 00

LOSSES AND CLAIMS.

	Amount.
Losses and claims incurred during the year.....	\$8,601 42
Losses and claims paid during year.....	8,601 42
Amount of losses paid since organization.....	\$52,400 06
Average insurance in force per policy.....	3,046 22

No. 2.

ALDEN AND BLACK BROOK MUTUAL FIRE INSURANCE
COMPANY,

ALDEN AND BLACK BROOK, POLK COUNTY.

[Organized or Incorporated August 25th, 1887; Commenced business
October 1st, 1887.]President, A. J. HOUGDAHL, Amery, Wis., R. 2.
Secretary, HANS CHRISTENSEN, Amery, R. 2.
Express office of Secretary: Amery, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$3,133 83

INCOME.

Gross premiums on all business writ- ten during the year.....	\$1,405 52
Assessments actually received on pre- vious years' assessments.....	130 04
Policy fees: New, No. 104; fee, \$1; amount	\$104 00

Renewals: No. 240; fee, \$1.00; amount	240 00	
Additions: No. 88; fee, 50 cents; amount	44 00	
	<hr/>	
Total policy fees	388 00	
Cash received as interest	155 00	
	<hr/>	
Total income during year		2,078 56
Total assets of previous year and income		<hr/> <u>\$5,212 39</u>

DISBURSEMENTS.

Paid for losses	\$2,496 55	
Salaries and fees paid officials	223 00	
Agents compensation:		
Policy fees	388 00	
Postage, printing and stationery	120 44	
All other disbursements: Adjusting losses	29 17	
	<hr/>	
Total disbursements		3,257 16
Balance		<hr/> <u>\$1,955 23</u>

LEDGER ASSETS.

Cash deposited in—		
Bank of Clear Lake, Wis.	\$1,250 00	
Farmers and Merchants State Bank of Amery, Wis.	620 12	
Agents' balances representing busi- ness written prior to Oct. 1, 1913	85 11	
	<hr/>	
Total ledger assets		\$1,955 23

NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year	\$189 77	
Furniture, fixtures and safes, \$45; supplies, \$27.00	72 00	
	<hr/>	
Total non-ledger assets		261 77
Gross assets		<hr/> <u>\$2,217 00</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$189 77	
Agents' balances representing busi- ness written prior to Oct. 1, 1913	85 11	
Furniture, fixtures and safes, \$45.00; supplies, \$27.00	72 00	
	<hr/>	
Deduct total assets not admitted		346 88
Total admitted assets		<hr/> <u>\$1,870 12</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,090	\$1,868,083 00
Written and renewed during the year....	344	703,192 00
Total	1,434	\$2,571,275 00
Deduct those expired and cancelled.....	240	421,381 00
In force at the end of the year....	1,194	\$2,149,894 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	27	\$2,496 55
Losses and claims paid during year.....	27	2,496 55
Amount of losses paid since organization.....		\$31,621 23
Average insurance in force per policy.....		1,800 58

No. 3.

**APPLE RIVER SCANDINAVIAN MUTUAL FIRE
INSURANCE COMPANY,**

APPLE RIVER, POLK COUNTY.

[Organized or Incorporated June 20, 1885. Commenced business
June 20, 1885.]

President, S. P. SWANSON, Turtle Lake, R. 3.

Secretary, GUST JOHNSON, Amery, R. 3.

Express office of Secretary: Amery, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$423 78

INCOME.

Gross premiums on all business written during the year.....	\$1,172 14
Assessments actually received on current year's assessments.....	3,259 07
Assessments actually received on previous years' assessments.....	7 86
Policy fees: New, No. 3; fee, \$1.00; amount...	\$3 00
Renewals: No. 293; fee, \$1.00; amount	293 00

Transfers: No. 25; fee, \$0.25; amount	6 25	
Total policy fees	302 25	
Cash received as borrowed money (date borrowed Sept. 22)	1,400 00	
Total income during year		6,111 32
Total assets of previous year and income		<u>\$6,535 10</u>

DISBURSEMENTS.

Paid for losses, including \$450.00 for losses occurring in previous year..	\$4,536 24	
Salaries	86 50	
Agents compensation: Policy fees.	302 25	
Paid for collections of assessments..	65 00	
Postage, printing and stationery.....	51 75	
Telephone	1 80	
All other disbursements:		
To secretary for making assessment	25 00	
For adjusting losses.....	62 68	
Total disbursements		<u>5,131 22</u>
Balance		<u><u>\$1,403 88</u></u>

LEDGER ASSETS.

Cash deposited in Farmers and Merchants State Bank, Amery, Wis.....	\$1,403 88
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NON-LEDGER ASSETS.

Unpaid assessments levied during cur- rent year prior to Nov. 1.....	\$201 92	
Furniture, fixtures and safes, \$85.00; supplies, \$20.00	105 00	
Total non-ledger assets.....		<u>306 92</u>
Gross assets		<u>\$1,710 80</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during cur- rent year prior to Nov. 1.....	\$201 92	
Furniture, fixtures and safes, \$85.00; supplies, \$20.00	105 00	
Deduct total assets not admitted.....		<u>306 92</u>
Total admitted assets.....		<u><u>\$1,403 88</u></u>

LIABILITIES.

Borrowed money unpaid, \$1,400.00; interest on same, \$21.00	<u><u>\$1,421 00</u></u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	988	\$1,652,072 00
Written and renewed during the year....	296	593,667 00
Total	1,284	\$2,245,739 00
Deduct those expired and cancelled.....	293	448,736 00
In force at the end of the year....	991	\$1,797,003 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$450 00
Losses and claims incurred during the year	26	4,086 24
Total	27	\$4,536 24
Losses and claims paid during year.....	27	4,536 24
Amount of losses paid since organization.....		\$37,650 67
Average insurance in force per policy.....		1,813 00

No. 4.

ARKDALE MUTUAL FIRE INSURANCE COMPANY,

ARKDALE, ADAMS COUNTY.

[Organized or Incorporated Feb. 15, 1896. Commenced business April 10, 1896.]

President, MARTIN H. STRAND, Arkdale.
 Secretary, O. L. HOLM, Arkdale.
 Express office of Secretary, Arkdale, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$225 61

INCOME.

Gross premiums on all business written during the year.....	\$2,398 77	
Renewals: No. 222; fee, \$1.00; amount	\$222 00	
Transfers: No. 25; fee, \$0.50; amount	12 50	
Total policy fees.....	234 50	
Total collections	\$2,633 27	
Returned on cancellations.....	53 37	
Total premiums and assessments, less deductions.....	\$2,579 90	
Cash received as interest.....	11 19	
Total income during year.....		2,591 09
Total assets of previous year and income		\$2,816 70

DISBURSEMENTS.

Paid for losses	\$541 68	
Borrowed money (date repaid Dec. 3, 1913)	500 00	
Interest on borrowed money.....	25 00	
Salaries	175 00	
Salaries paid agents	605 43	
Postage, printing and stationery....	35 25	
Express, telegraph, telephone and exchange	70	
All other disbursements:		
Adjusters	15 00	
Directors	43 00	
Total disbursements		1,941 06
Balance		\$875 64

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$875 64
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$36.00; supplies, \$10.00	46 00
Gross assets	\$921 64

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$36.00; supplies, \$10.00	46 00
Total admitted assets.....	\$875 64

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	886	\$1,405,357 00
Written and renewed during the year....	222	400,619 00
Total	1,108	\$1,805,976 00
Deduct those expired and cancelled.....	234	271,150 00
In force at the end of the year....	874	\$1,434,826 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	8	\$541 68
Losses and claims paid during year.....	8	541 68
Amount of losses paid since organization..		\$16,570 79
Average insurance in force per policy.....		1,641 15

No. 5.

**ARLINGTON FARMERS MUTUAL FIRE INSURANCE
COMPANY,**

PARTS OF COLUMBIA AND DANE COUNTIES.

[Organized or Incorporated June, 1873. Commenced business November 19, 1873.]

President, JOHN R. CALDWELL, Morrisonville.
Secretary, A. C. ELLICKSON, Arlington.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$2,967 07

INCOME.

Gross premiums on all business written during the year.....	\$3,205 73
Assessments actually received on previous years' assessments.....	1 00
Policy fees: New, No. 11; amount	\$20 50
Renewals: No. 424; amount	561 00
Total policy fees.....	581 50
Total collections	\$3,788 23

III. Ins.—8.

Returned on cancellations.....	458 38	
		<hr/>
Total premiums and assess- ments, less deductions	\$3,329 85	
Cash received as borrowed money (date borrowed Dec. 27) ..	274 97	
Cash received from all other sources: Assignments	7 50	
		<hr/>
Total income during year.....		3,612 32
		<hr/>
Total assets of previous year and income		\$6,579 39

DISBURSEMENTS.

Paid for losses, including \$16.00 for losses occurring in previous year	\$5,462 03	
Fees paid officials.....	203 50	
Salaries	844 70	
Postage, printing and stationery....	64 16	
All other disbursements: Hall rent	5 00	
		<hr/>
Total disbursements		\$6,579 39
		<hr/> <hr/>

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$85.00; supplies, \$45.00		\$130 00
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DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$85; supplies, \$45....		130 00
		<hr/> <hr/>

LIABILITIES.

Amount of losses due and unpaid (No. 2)		\$28 25
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,884	\$3,830,004 00
Written and renewed during the year....	435	987,650 00
		<hr/>
Total	2,319	\$4,817,654 00
Deduct those expired and cancelled.....	396	586,055 00
		<hr/>
In force at the end of the year....	1,923	\$4,231,599 00
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	2	\$41 25
Losses and claims incurred during the year	53	5,449 03
Total	55	\$5,490 28
Losses and claims paid during year.....	52	5,462 03
Losses and claims remaining unpaid Dec. 31, end of year		\$28 25
Amount of losses paid since organization.....		\$56,929 45
Average insurance in force per policy.....		2,214 00

No. 6.

ASHIPPUN MUTUAL FIRE INSURANCE COMPANY,

ASHIPPUN, DODGE COUNTY.

[Organized or Incorporated Feb. 7, 1874. Commenced business April 14, 1874.]

President, GEO. D. CRAIG, Oconomowoc, Wis., R. 26.
 Secretary, EVER LARSON, Oconomowoc, Wis., R. 26.
 Express office of Secretary, Ashippun, Wis.

INCOME.

Gross premiums on all business written during the year.....	\$784 58
Assessments actually received on current year's assessments.....	1,844 79
Policy fees: New No. 7; fee, \$1.50; amount....	\$10 50
Renewals: No. 61; fee, \$1.50; amount	91 50
Total policy fees	102 00
Total collections	\$2,731 37
Returned on cancellations.....	29 80
Total income	\$2,701 57

DISBURSEMENTS.

Paid for losses	\$1,683 78	
Fees paid officials	257 85	
Postage, printing and stationery....	14 49	
All other disbursements: Veterin- ary services	4 00	
		<hr/>
Total disbursements (Including deficit of 1912)		1,960 12
		<hr/>
Balance		\$741 45
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in bank of Ashippun.....	\$741 45
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NON-LEDGER ASSETS.

Supplies	20 00
	<hr/>
Gross assets	\$761 45

DEDUCT ASSETS NOT ADMITTED.

Supplies	20 00
	<hr/>
Total admitted assets	\$741 45
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	390	\$947,382 00
Written and renewed during the year...	68	183,545 00
		<hr/>
Total	458	\$1,130,927 00
Deduct those expired and cancelled.....	66	173,660 00
		<hr/>
In force at the end of the year....	392	\$957,267 00
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	8	\$1,683 78
Losses and claims paid during year.....	8	1,683 78
		<hr/> <hr/>

No. 7.

ASHFORD FIRE INSURANCE COMPANY,

ASHFORD, AUBURN, AND EDEN, FOND DU LAC COUNTY, AND
LOMIRA, DODGE COUNTY.

[Organized or Incorporated February 14, 1874. Commenced business March 2, 1874.]

President, PETER FLOOD, Campbellsport, Wis., R. 29.
Secretary, J. A. HENDRICKS, Campbellsport, Wis., R. 29.
Express office of Secretary, Campbellsport, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$1,765 81

INCOME.

Gross premiums on all business written during the year	\$495 12	
Assessments actually received on current year's assessments	2,204 79	
Policy fees: New, No. 20; fee, \$1.50; amount	\$30 00	
Transfers: No. 14; fee, 50c; amount	7 00	
Total policy fees	37 00	
Total collections	\$2,736 91	
Returned on cancellations	1 70	
Total premiums and assessments, less deductions	\$2,735 21	
Cash received as interest	7 50	
Total income during year	2,742 71	
Total assets of previous year and income	\$4,508 52	

DISBURSEMENTS.

Paid for losses	\$2,911 65
Paid for fire department taxes	84
Paid for corporation tax (fine)	25 00
Paid officials	339 00
Paid for collection of assessments	44 09
Postage, printing and stationery	50 38
Express, telegraph, telephone and exchange	70

All other disbursements:

Adjusting fees	26 50
Delegate to state convention.....	10 00

Total disbursements	3,408 16
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Balance	<u>\$1,100 36</u>
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LEDGER ASSETS.

Cash deposited in First State Bank of Campbellsport	\$1,000 00
Cash belonging to company, in hands of treasurer	100 36

Total ledger assets.....	\$1,100 36
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$6 28
Furniture, fixtures and safes, \$114; supplies, \$8.00	122 00

Total non-ledger assets	128 28
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Gross assets	<u>\$1,228 64</u>
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DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$6 28
Furniture, fixtures and safes, \$114; supplies, \$8.00	122 00

Deduct total assets not admitted	128 28
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Total admitted assets.....	<u>\$1,100 36</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	762	\$2,127,699 00
Written and renewed during the year....	164	480,505 00
Total	926	\$2,608,204 00
Deduct those expired and cancelled.....	152	415,859 00
In force at the end of the year....	774	<u>\$2,192,345 00</u>

LOSSES AND CLAIMS.

Losses and claims incurred during the year	27	\$2,911 65
Losses and claims paid during year.....	27	2,911 65
Amount of losses paid since organization.....		<u>\$69,629 59</u>
Average insurance in force per policy.....		2,832 00

No. 8.

AURORA FIRE INSURANCE COMPANY,

WAUTOMA, WAUSHARA COUNTY.

Organized or Incorporated September 7, 1875. Commenced business September 7, 1875.]

President, JOHN H. THOMAS, Berlin, Wis., R. 1.
 Secretary, O. A. OLSON, Wautoma, Wis., R. 1.
 Express office of Secretary, Wautoma, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$426 82

INCOME.

Gross premiums on all business written during the year.....	\$1,258 82	
Assessments actually received on current year's assessments.....	5,568 48	
Assessments actually received on previous years' assessments.....	1,754 53	
Policy fees: New, No. 146; fee, \$1; amount \$146 00		
Renewals: No. 420; fee \$1.00; amount	420 00	
Additions: No. 50; fee, 50c; amount	25 00	
Total policy fees.....	591 00	
Cash received as borrowed money ..	3,830 03	
Total income during year.....		13,002 86
Total assets of previous year and income...		\$13,429 68

DISBURSEMENTS.

Paid for losses, including \$178.00 for losses occurring in previous years	\$7,435 70
Paid for fire department taxes	8 41
Borrowed money (date repaid Dec. 30, 1913)	3,830 03
Interest on borrowed money	38 20
Salaries paid officials.....	465 00
Agents' compensation:	
Policy fees	591 00
Paid for collection of assessments..	146 46
Postage, printing and stationery....	140 28
Express, telegraph, telephone and exchange	7 65

All other disbursements:

Adjusting losses	106 75
Directors	46 92
Agents	13 00
Erroneous assessments (Repaid)	4 07

Total disbursements	12,833 47
Balance	<u>\$596 21</u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$261 12
Agents' balances representing busi- ness written prior to Oct. 1, 1913..	335 09

Total ledger assets.....	<u>\$596 21</u>
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NON-LEDGER ASSETS.

Unpaid assessments lev- ied during current year prior to Nov. 1.....	\$2,673 29
Unpaid assessments lev- ied prior to current year	275 84

Total unpaid assessments....	\$2,949 13
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Furniture, fixtures and safes, \$100; supplies \$40	140 00
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Total non-ledger assets	<u>3,089 13</u>
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Gross assets	<u>\$3,685 34</u>
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DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments lev- ied during current year prior to Nov. 1	\$2,673 29
Unpaid assessments lev- ied prior to current year	275 84

Total unpaid assessments....	\$2,949 13
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Agents' balances representing busi- ness written prior to Oct. 1, 1913	335 09
Furniture, fixtures and safes, \$100; supplies, \$40.00	140 00

Deduct total assets not admitted	<u>3,424 22</u>
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Total admitted assets.....	<u>\$261 12</u>
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LIABILITIES.

Amount of losses adjusted, not due (No. 5).....	\$3,738 47
Borrowed money unpaid, \$200.00; interest on same, \$4.00	204 00
Total liabilities	<u>\$3,942 47</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2560	\$4,455,238 00
Written and renewed during the year..	566	1,044,689 00
Total	3126	<u>\$5,499,927 00</u>
Deduct those expired and cancelled.....	534	864,907 00
In force at the end of the year....	<u>2592</u>	<u>\$4,635,020 00</u>

LOSSES AND CLAIMS.

	Amount.
Losses and claims unpaid Dec. 31 of previous year	\$178 00
Losses and claims incurred during the year.....	10,996 17
Total	<u>\$11,174 17</u>
Losses and claims paid during year.....	7,435 70
Losses and claims remaining unpaid Dec. 31, end of year	<u>\$3,738 47</u>
Amount of losses paid since organization	\$141,592 17
Average insurance in force per policy.....	1,788 00

No. 9.

BARABOO FARMERS MUTUAL INSURANCE COMPANY,

BARABOO, SAUK COUNTY.

[Organized or Incorporated December 23, 1876. Commenced business February 10, 1877.]

President, E. R. THOMAS, Baraboo, Wis., R. 1.
Secretary, C. L. PEARSON, Baraboo, Wis., R. 5.
Express office of Secretary, Baraboo, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$4,007 34
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INCOME.

Assessments actually received on current year's assessments	\$3,984 03	
Assessments actually received on previous years' assessments.....	30 78	
Policy fees: New, No. 230; fee, \$1.50; amount	\$345 00	
Additions: No. 22; fee, \$1.00; amount	22 00	
<u>Total policy fees</u>	367 00	
Cash received as interest.....	56 14	
Cash received from all other sources: Penalties	1 83	
<u>Total income during year</u>	4,439 78	
<u>Total assets of previous year and income ...</u>	\$8,447 12	

DISBURSEMENTS.

Paid for losses	\$3,919 55	
Salaries, \$175.00, and fees \$84.00, paid officials	259 00	
Agents' compensation:		
Policy fees	246 50	
Paid for collection of assessments	99 88	
Postage, printing and stationery...	80 78	
All other disbursements:		
Committees adjusting losses....	63 25	
Attorney fee, \$8.00, delegate to Madison, \$6.68	14 68	
Hall rent, \$2.00; application files, \$1.80	3 80	
Examining Com.	6 00	
<u>Total disbursements</u>	4,693 44	
<u>Balance</u>	\$3,753 68	

LEDGER ASSETS.

Cash deposited in bank of Baraboo.....	\$3,753 68
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NON-LEDGER ASSETS.

Unpaid assessments levied on or after Nov. 1, of current year.....	\$125 02
Unpaid assessments levied prior to current year	54 79
<u>Total unpaid assessments....</u>	\$179 81

Furniture, fixtures and safes, \$30; supplies, \$35	65 00	
Total non-ledger assets		244 81
Gross assets		<u>\$3,998 49</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$54 79	
Furniture, fixtures and safes, \$30; supplies, \$35	65 00	
Deduct total assets not admitted.....		<u>119 79</u>
Total admitted assets		<u><u>\$3,878 70</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	993	\$1,928,204 00
Written and renewed during the year...	276	589,259 00
Total	<u>1269</u>	<u>\$2,517,463 00</u>
Deduct those expired and cancelled.....	262	477,137 00
In force at the end of the year...	<u><u>1007</u></u>	<u><u>\$2,040,326 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	33	\$3,919 55
Losses and claims paid during year	33	3,919 55
Amount of losses paid since organization		<u>\$43,725 23</u>
Average insurance in force per policy.....		<u>2,025 00</u>

No. 10.

**BERLIN FARMERS MUTUAL FIRE & LIGHTNING
INSURANCE COMPANY,**

TOWN OF BERLIN, MARATHON COUNTY.

[Organized or Incorporated December 27, 1875. Commenced business February 3rd, 1876.]

President, FRANK REINKE, Naugart, Wis., R. 1.
Secretary, F. G. RADLOFF, Naugart, Wis., R. 1.
Express office of Secretary, Merrill, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$8,378 98

INCOME.

Gross premiums on all business written during the year.	\$12,371 99	
Policy fees: New, No. 261; fee, \$1.00 and \$1.50; amount	\$323 00	
Renewals: No. 543; fee, \$1 and \$1.50; amount	767 50	
	<hr/>	
Total policy fees	1,090 50	
	<hr/>	
Total collections	\$13,462 49	
	<hr/>	
Returned on cancellations.	1,483 21	
Total premiums and assessments, less deductions	\$11,979 28	
Cash received as interest.	191 87	
	<hr/>	
Total income during year.	12,171 15	
	<hr/>	
Total assets of previous year and income	\$20,550 13	

DISBURSEMENTS.

Paid for losses	\$12,020 00	
Salaries, \$297.48, and fees, \$722.91 paid officials	1,020 39	
Commissions	804 00	
Postage, printing and stationery.	97 82	
All other disbursements:		
Hall rent, \$3.00; justice's fee, \$1.50	4 50	
	<hr/>	
Total disbursements	13,946 71	
	<hr/>	
Balance	\$6,603 42	
	<hr/> <hr/>	

LEDGER ASSETS.

Cash deposited in Lincoln Co. Bank, Merrill, Wis., \$435.94; Citizens State Bank, Wausau, Wis., \$909.64	\$1,345 58	
Cash belonging to company, in hands of treasurer	1,859 32	
Bills receivable secured.....	3,398 52	
Total ledger assets.....		\$6,603 42

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$300; supplies, \$100	400 00
Gross assets	\$7,003 42

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$300; supplies, \$100	400 00
Total admitted assets.....	\$6,603 42

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	2,676	\$4,791,873 00
Written and renewed during the year....	804	1,596,063 00
Total	3,480	\$6,387,936 00
Deduct those expired and cancelled.....	677	1,038,834 00
In force at the end of the year....	2,803	\$5,349,102 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	75	\$12,020 00
Losses and claims incurred during the year	75	12,020 00
Amount of losses paid since organization.....		\$106,931 88
Average insurance in force per policy.....		1,908 00

No. 11.

BERLIN FIRE INSURANCE COMPANY,

TOWN OF BERLIN, GREEN LAKE COUNTY.

[Organized or Incorporated March 8, 1877. Commenced business
March 9, 1877.]

President, CHAS. McCLELLAND, Berlin.
Secretary, L. E. THOMPSON, Berlin.
Express office of Secretary, Berlin, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$296 26

INCOME.

Gross premiums on all business written during the year.....	\$193 44	
Assessments actually received on current year's assessments.....	714 91	
Renewals: No. 43; fee, \$1.50; amount	64 50	
	<hr/>	
Total income		972 85
Total assets of previous year and income....		<hr/> \$1,269 11

DISBURSEMENTS.

Paid for losses	\$890 76	
Agent's compensation:		
Commissions	\$4 00	
Policy fees	64 50	
	<hr/>	
Total paid agents		68 50
Policy fees	64 50	
Postage, printing and stationery....	22 66	
Express, telegraph, telephone and exchange	45	
All other disbursements:		
Adjusting losses	8 00	
Secretary	69 75	
Legal advice	3 00	
	<hr/>	
Total disbursements		1,077 41
Balance		<hr/> <hr/> \$191 70

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer.. \$191 70

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$25; supplies, \$35...	60 00
Gross assets	<u>\$251 70</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$25; supplies, \$35....	60 00
Total admitted assets.....	<u><u>\$191 70</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	158	\$348,050 00
Written and renewed during the year....	81	134,685 00
Total	<u>239</u>	<u>\$482,735 00</u>
Deduct those expired and cancelled.....	36	116,245 00
In force at the end of the year....	<u><u>203</u></u>	<u><u>\$366,490 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	7	\$890 76
Losses and claims paid during year.....	7	890 76
Amount of losses paid since organization.....		<u>\$9,255 94</u>
Average insurance in force per policy.....		<u>1,805 00</u>

No. 12.

**BERRY & ROXBURY MUTUAL FARMERS FIRE
INSURANCE COMPANY,**

BERRY AND ROXBURY, DANE COUNTY.

[Organized or Incorporated Feb. 9, 1876. Commenced business
March 10, 1876.]

President, MATH. MARX, Mazomanie.
Secretary, GEO. HOESSEL, Cross Plains.
Express office of Secretary: Cross Plains.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$889 48

INCOME.

Assessments actually received on previous years' assessments.....	\$10 47	
Policy fees: New, No. 14; amount	\$37 00	
Renewals: No. 93; am't..	329 00	
Total policy fees	366 00	
Total income		376 47
Total assets of previous year and income...		\$1,265 95

DISBURSEMENTS.

Paid for losses	\$396 68	
Salaries, \$44.25, and fees, \$52.30, paid officials	96 55	
Agents' compensation:		
Commissions	110 75	
Postage, printing and stationery....	13 25	
Total disbursements		617 23
Balance		\$648 72

LEDGER ASSETS.

Cash in company's office	\$648 72
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	420	\$1,205,841 00
Written and renewed during the year....	107	335,079 00
Total	527	\$1,540,920 00
Deduct those expired and cancelled.....	96	268,710 00
In force at the end of the year....	431	\$1,272,210 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	10	\$396 68
Losses and claims paid during year.....	10	396 68
Amount of losses paid since organization.....		\$14,457 10
Average insurance in force per policy.....		2,951 00

No. 13.

BLOOMFIELD MUTUAL FIRE INSURANCE COMPANY,

BLOOMFIELD, WAUSHARA COUNTY.

[Organized or Incorporated June 30, 1881. Commenced business
July 19, 1881.]

President, G. W. BAEHNMAN, West Bloomfield.
Secretary, M. KOEHLER, West Bloomfield.
Express office of Secretary, Weyauwega, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$666 95

INCOME.

Gross premiums on all business written during the year.....	\$531 88	
Assessments actually received on current year's assessments.....	3,387 54	
Policy fees: New, No. 16; fee, \$1.50; amount	\$24 00	
Renewals: No. 183; fee, \$1.00; amount	183 00	
Additions: No. 119; fee, 10 and 25 per cent; amount	86 17	
Transfers: No. 32; fee, \$0.50; amount	16 00	
Loss clause, No. 26; fee, 25c.; amount	6 50	
<hr/> Total policy fees.....	315 67	
Cash received as borrowed money (date borrowed June 20, 1913)...	1,000 00	
<hr/> Total income during year.....		5,235 09
<hr/> Total assets of previous year and income...		<hr/> \$5,902 04

DISBURSEMENTS.

Paid for losses	\$2,804 75
Borrowed money (date repaid, Oct. 20)	1,000 00
Interest on borrowed money	20 00
Salaries, \$200, and fees, \$19.50, paid officials	219 50

Agents' compensation:

Salaries \$2 per day.....	401 40
Paid for collection of assessments...	67 75
Postage, printing and stationery....	63 40
All other disbursements:	
Hall rent	5 00
Uncollected assessments	32 58

Total disbursements 4,614 38

Balance \$1,287 66

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer.. \$1,287 66

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$275; supplies, \$25.. 300 00

Gross assets \$1,587 66

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$275; supplies, \$25.. 300 00

Total admitted assets..... \$1,287 66

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	998	\$2,642,361 00
Written and renewed during the year....	199	657,362 00
Total	1,197	\$3,299,723 00
Deduct those expired and cancelled.....	217	566,405 00
In force at the end of the year....	980	<u>\$2,733,318 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	24	\$2,804 75
Losses and claims paid during year.....	24	2,804 75
Amount of losses paid since organization.....		<u>\$74,075 46</u>
Average insurance in force per policy.....		2,789 10

No. 14.

BLOOMINGTON FARMERS FIRE INSURANCE COMPANY,

BLOOMINGTON, GRANT COUNTY.

[Organized or Incorporated April 11, 1874. Commenced business
April 11, 1874.]

President, F. G. WETMORE, Patch Grove. ✓
Secretary, OSCAR KNAPP, Bloomington.
Express office of Secretary, Bloomington.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$43 22

INCOME.

Assessments actually received on current year's assessments	\$8,099 82	
Assessments actually received on previous years' assessments	76 47	
Policy fees: New, No. 57; fee, \$1.50; amount	\$85 50	
Renewals: No. 423; fee, \$1.50; amount	634 50	
Transfers: No. 23; fee, \$0.50; amount	11 50	
	<hr/>	
Total policy fees	731 50	
Cash received as borrowed money (date borrowed, \$1,000 May 3, 1913; \$1,700 Aug. 2, 1913; \$1,050 Sept. 23, 1913)	3,750 00	
	<hr/>	
Total income during year		12,657 79
		<hr/>
Total assets of previous year and income		\$12,701 01

DISBURSEMENTS.

Paid for losses, including \$169.00 for losses occurring in previous years	\$6,412 52
Borrowed money (date repaid Dec. 22, 1913)	3,750 00
Interest on borrowed money	93 58
Salaries, \$300, and fees, \$288, paid officials	588 00

Agents' compensation:

Policy fees	731 50
Paid for collection of assessments	152 97
Postage, printing and stationery ..	98 15
Express, telegraph, telephone and exchange	10

All other disbursements:

Hall rent, \$5.00; auditing commit- tee, \$5.60	10 60
Revising by-laws, \$11.00; directors' meetings, \$28.75	39 75
Overpaid assessments returned....	13 80
Adjusting losses	138 67

Total disbursements	12,029 64
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Balance	\$671 37
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LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$671 37
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NON-LEDGER ASSETS.

Unpaid assessments levied during cur- rent year prior to Nov. 1	\$476 00
Furniture, fixtures and safes, \$300; supplies, \$30	330 00

Total non-ledger assets.....	806 00
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Gross assets	\$1,477 37
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DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during cur- rent year prior to Nov. 1	\$476 00
Furniture, fixtures and safes, \$300; supplies, \$30	330 00

Deduct total assets not admitted.....	806 00
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Total admitted assets.....	\$671 37
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,583	\$2,707,499 00
Written and renewed during the year....	480	913,594 00
Total	2,263	\$3,621,093 00
Deduct those expired and cancelled.....	391	672,125 00
In force at the end of the year....	1,672	\$2,948,968 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	4	\$411 00
Losses and claims incurred during the year	73	7,000 00
Total	77	\$7,411 02
Losses and claims paid during year	66	\$6,412 52
Losses and claims scaled down and compromised during year	11	998 50
Total deductions	77	\$7,411 02
Amount of losses paid since organization		\$97,029 52
Average insurance in force per policy		1,763 00

No. 15.

**BLUE MOUNDS FIRE AND LIGHTNING INSURANCE
COMPANY,**

MOUNT HOREB, DANE COUNTY.

[Organized or Incorporated, 1874. Commenced business, 1874.]

President, CARL PAULSON, Black Earth.
Secretary, WM. M. LEWIS, Mt. Horeb.
Express office of Secretary: Mount Horeb, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$1,030 98

INCOME.

Gross premiums on all business written during the year	\$1,321 91	
Assessments actually received on previous years' assessments	2 50	
Policy fees: New, No. 146; fee, \$1.00; amount	146 00	
Cash received as interest	83	
Total income during year		1,471 24
Total assets of previous year and income		\$2,502 22

DISBURSEMENTS.

Paid for losses	\$2,149 63	
Salaries and fees paid officials	100 00	
Agents' compensation:		
Policy fees	146 00	
Postage, printing and stationery ..	10 00	
All other disbursements:		
Hall rent	4 00	
Adjusters	26 00	
Directors	37 59	
Total disbursements		2,473 22
Balance		\$29 00

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$29 00
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$75; supplies, \$25...	100 00
Gross assets	\$129 00

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$75; supplies, \$25...	100 00
Total admitted assets.....	\$29 00

LIABILITIES.

Amount of losses resisted (No. 1).....	\$700 00
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	712	\$1,705,653 00
Written and renewed during the year....	146	358,485 00
Total	858	\$2,064,138 00
Deduct those expired and cancelled.....	117	269,495 00
In force at the end of the year....	741	\$1,794,643 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	38	\$2,849 63
Losses and claims paid during year.....	37	2,149 63
Losses and claims remaining unpaid Dec. 31, end of year.....	1	\$700 00
Amount of losses paid since organization		\$56,083 55
Average insurance in force per policy.....		2,424 80

No. 16.

BOHEMIAN FARMERS MUTUAL INSURANCE COMPANY,

KEWAUNEE, WIS.

[Organized or Incorporated Feb., 1889. Commenced business
May, 1890.]

President, THOMAS BITZAN, Algoma, R. 1.
Secretary, H. J. LUKES, Kewaunee, R. 6.
Express office of Secretary: Casco, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$682 14

INCOME.

Gross premiums on all business written during the year.....	\$660 48	
Assessments actually received on current year's assessments.....	3,097 97	
Policy fees: New, No. 115; fee, \$1; amount.....	115 00	
Cash received as interest.....	31 28	
Total income during year.....		3,904 73
Total assets of previous year and income....		\$4,586 87

DISBURSEMENTS.

Paid for losses	\$2,843 70	
Salaries paid officials.....	233 34	
Agents' compensation:		
Policy fees	115 00	
Paid for collection of assessments....	30 97	
Postage, printing and stationery.....	64 61	
Total disbursements		3,287 62
Balance		\$1,299 25

LEDGER ASSETS.

Cash deposited in Farmers and Merchants Bank of Kewaunee	\$1,299 25
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	759	\$1,669,917 00
Written and renewed during the year....	115	301,788 00
Total	874	\$1,971,705 00
Deduct those expired and cancelled.....	119	254,537 00
In force at the end of the year....	755	\$1,717,168 00

LOSSES AND CLAIMS.

	Amount.
Losses and claims unpaid Dec. 31 of previous year -	\$2,843 70
Losses and claims paid during year.....	2,843 70
Amount of losses paid since organization	\$28,157 34
Average insurance in force per policy.....	2,274 00

No. 17.

**BOHEMIAN KOSSUTH MUTUAL FIRE INSURANCE
COMPANY,**

KOSSUTH, MANITOWOC COUNTY.

[Organized or Incorporated Oct. 19, 1871. Commenced business
Oct. 19, 1871.]

President, MATES WEBER, Maribel, R. 2.
Secretary, ADOLPH SKARIVODA, Whitelaw, Wis., R. 1.
Express office of Secretary, Manitowoc, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year .. \$41,331 54

INCOME.

Gross premiums on all business written during the year.....	\$8,434 98
Policy fees: New, No. 40; fee, \$1.25; amount	\$50 00
Renewals: No. 383; fee, \$1.25; amount	478 75
Total policy fees.....	528 75
Total collections	\$8,963 73

Returned on cancellations	525 60	
Total premiums and assessments, less deductions	\$8,438 13	
Cash received as interest.....	1,703 55	
		<hr/>
Total income during year.....		10,141 68
Total assets of previous year and income ..		<hr/> \$51,473 22

DISBURSEMENTS.

Paid for losses	\$6,109 00	
Paid for fire department taxes	2 50	
Salaries paid officials	448 00	
Agents' compensation:		
Policy fees	423 00	
Postage, printing and stationery....	21 50	
On cancelled policies and all other disbursements	658 06	
		<hr/>
Total disbursements		7,662 06
Balance		<hr/> \$43,811 16
		<hr/> <hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$11 16	
Mortgage loans on real estate, first liens	43,800 00	
		<hr/>
Total ledger assets		\$43,811 16

NON-LEDGER ASSETS.

Furniture, fixtures and safes	100 00	
		<hr/>
Gross assets		\$43,911 16

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	100 00	
		<hr/>
Total admitted assets		\$43,811 16
		<hr/> <hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1935	\$3,533,092 00
Written and renewed during the year....	423	897,011 00
		<hr/>
Total	2358	\$4,419,103 00
Deduct those expired and cancelled.....	345	679,584 00
		<hr/>
In force at the end of the year.....	2013	<hr/> \$3,739,519 00
		<hr/> <hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	21	\$6,109 00
Losses and claims paid during the year ..	21	6,109 00
Amount of losses paid since organization.....		\$93,844 41
Average insurance in force per policy.....		1,857 00

No. 18.

BRIGHTON MUTUAL FIRE & LIGHTNING INSURANCE
COMPANY,

BRIGHTON, KENOSHA COUNTY.

[Organized or Incorporated November 3, 1874. Commenced business November 9, 1874.]

President, MATHIAS HOTZ, Salem, Wis.
Secretary, JAMES R. WARD, Burlington, Wis.
Express office of Secretary: Burlington, Racine Co., Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$635 30

INCOME.

Policy fees: New, No. 10; fee, \$1.50; amount	\$15 00	
Renewals: No. 49; fee, \$1.50; amount	73 50	
Total income during year.....		88 50
Total assets of previous year and income		\$723 80

DISBURSEMENTS.

Paid for losses	\$202 00	
Agents' compensation: Policy fees.	88 50	
Salaries	12 00	
Postage	1 50	
Total disbursements		304 00
Balance		\$419 80

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$419 80
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NON-LEDGER ASSETS.

Supplies	30 00
Gross assets	<u>\$449 80</u>

DEDUCT ASSETS NOT ADMITTED.

Supplies	30 00
Total admitted assets	<u><u>\$419 80</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	303	\$574,203 00
Written and renewed during the year..	59	<u>122,770 00</u>
Total	362	\$696,973 00
Deduct those expired and cancelled.....	50	<u>102,385 00</u>
In force at the end of the year..	<u>312</u>	<u><u>\$594,588 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	3	\$202 00
Losses and claims paid during year.....	3	<u>202 00</u>
Amount of losses paid since organization.....		\$8,060 99
Average insurance in force per policy.....		<u>1,906 00</u>

No. 19.

BRISTOL MUTUAL INSURANCE COMPANY,

BRISTOL, KENOSHA COUNTY.

[Organized and Incorporated February 26, 1860. Commenced business February 7, 1860.]

President, W. C. BACON, Bristol, Wis.
 Secretary, C. E. WILLIAMS, Bristol, Wis.
 Express office of Secretary: Bristol, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year	\$169 17
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INCOME.

Policy fees: New, No. 20; fee, \$1.50; amount	\$30 00	
Renewals: No. 58; fee, \$1.50; amount	87 00	
Total income during year		117 00
Total assets of previous year and income		<u>\$286 17</u>

DISBURSEMENTS.

Paid for losses	\$78 75	
Salaries paid officials.....	13 00	
Agents' compensation: Policy fees	117 00	
Postage	80	
Total disbursements		209 55
Balance		<u>\$76 62</u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer.	<u>\$76 62</u>
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LIABILITIES.

Amount of losses due and unpaid.....	<u>\$276 60</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	246	\$629,590 00
Written and renewed during the year....	78	187,580 00
Total	324	\$817,170 00
Deduct those expired and cancelled.....	68	150,250 00
In force at the end of the year....	254	<u>\$666,920 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid December 31 of previous year	1	\$6 00
Losses and claims incurred during the year	7	348 75
Total	8	\$354 75
Losses and claims paid during year.....	3	78 15
Losses and claims remaining unpaid Dec. 31, end of year.....	5	<u>\$276 60</u>
Amount of losses paid since organization.....		\$25,598 75
Average insurance in force per policy.....		<u>2,625 00</u>

No. 20.

**BURNETT AND BEAVER DAM FARMERS MUTUAL
FIRE INSURANCE COMPANY,**

BURNETT AND BEAVER DAM, WIS.

[Organized or Incorporated April 14, 1875. Commenced business
March 27, 1876.]President, E. H. BEYER, Beaver Dam, Wis.
Secretary, A. E. BAKER, Beaver Dam, Wis.
Express office of Secretary: Beaver Dam, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$496 74

INCOME.

Gross premiums on all business written during the year.....	\$483 76	
Assessments actually received on current year's assessments.....	3,124 82	
Policy fees and Renewals:		
No. 131; fee, \$1.00;		
amount	\$131 00	
Additions: No. 43; fee,		
50c; amount	21 50	
Transfers: No. 12; fee,		
50c; amount	6 00	
Total policy fees	158 50	
Cash received as borrowed money (date borrowed May 1st, 1913)...	1,500 00	
Total income during year.....		5,267 08
Total assets of previous year and income		\$5,763 82

DISBURSEMENTS.

Paid for losses	\$2,820 24
Paid for fire department taxes.....	1 63
Borrowed money (date repaid Dec. 6, 1913)	1,500 00
Interest on borrowed money.....	\$45 00
Salaries, \$85, and fees, \$25.25, paid officials	110 25
Agents' compensation: Commissions	152 50
Paid for collection of assessments...	62 16
Postage, printing and stationery....	52 91

All other disbursements:

Delegate to Madison	6 00	
Dues to state association.....	2 00	
Refund (double assessment).....	5 31	
Total disbursements		4,758 00
Balance		<u>\$1,005 82</u>

LEDGER ASSETS.

Cash belonging to company in hands of treasurer..	\$1,005 82
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	634	\$1,383,861 00
Written and renewed during the year....	174	421,560 00
Total	808	\$1,805,421 00
Deduct those expired and cancelled.....	110	268,839 00
In force at the end of the year....	698	<u>\$1,536,582 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	14	\$2,823 24
Losses and claims paid during year.....	14	2,823 24
Amount of losses paid since organization.	135	\$27,281 09
Average insurance in force per policy....	.....	2,201 00

No. 21.

CALAMUS MUTUAL INSURANCE COMPANY,

CALAMUS, DODGE COUNTY.

[Organized or Incorporated February, 17, 1872. Commenced business February 17, 1872.]

President, OWEN R. JONES, Beaver Dam, Wis.
Secretary, OWEN HART, Columbus, Wis.
Express office of Secretary: Beaver Dam, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$255 09

INCOME.

Gross premiums on all business written during the year	\$101 15	
Policy fees: New, No. 31; fee, \$1.00; amount ..	\$31 00	
Renewals: No. 30; fee, \$1.00; amount	30 00	
Additions: No. 21; fee, \$.50; amount	10 50	
Total policy fees	71 50	
Cash received as borrowed money (date borrowed Dec. 31)	100 00	
Total income during year		272 65
Total assets of previous year and income ...		\$527 74

DISBURSEMENTS.

Paid for losses	\$314 50	
Salaries, \$39.50, and fees, \$32.00, paid officials	71 50	
Agents' commissions: Policy fees..	71 50	
Postage, printing and stationery	5 00	
Total disbursements		462 50
Balance		\$65 24

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$65 24
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$20; supplies, \$10...	30 00
Gross assets	\$95 24

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$20; supplies, \$10...	30 00
Total admitted assets	\$65 24

LIABILITIES.

Borrowed money unpaid	\$100 00
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RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year	238	\$540,151 00
Written and renewed during the year ...	82	182,130 00
Total	320	\$722,281 00
Deduct those expired and cancelled	51	59,091 00
In force at the end of the year ..	269	\$663,190 00

LOSSES AND CLAIMS.		
	No.	Amount.
Losses and claims incurred during the year	7	\$314 50
Losses and claims paid during year	7	314 50
Amount of losses paid since organization		\$10,793 49
Average insurance in force per policy		2,465 00

No. 22.

**CALEDONIA FARMERS MUTUAL FIRE INSURANCE
COMPANY,**

CALEDONIA, COLUMBIA COUNTY.

[Organized or Incorporated August, 1873. Commenced business
August, 1873.]

President, G. J. WILLIAMS, Portage, Wis.
Secretary, JOHN STANDENMAYER, Merrimack, Wis.
Express office of Secretary: Merrimack, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$224 28

INCOME.

Policy fees: Amount.....	\$15 50
Cash received as borrowed money (date borrowed Dec. 31, 1913)	105 00
Total income during year.....	120 50
Total assets of previous year and income	\$344 78

DISBURSEMENTS.

Paid for losses	\$314 66	
Postage, printing and stationery....	3 95	
All other disbursements:		
Paid to president	4 00	
Paid to secretary	13 00	
Paid to treasurer	1 00	
Paid to two directors.....	6 00	
		<hr/>
Total disbursements		342 61
		<hr/>
Balance		\$2 17
		<hr/> <hr/>

LEDGER ASSETS.

Cash in company's office, or in hands of secretary.	\$2 17
	<hr/> <hr/>

LIABILITIES.

Accounts, bills, etc., remaining unpaid.....	\$102 83
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	201	\$470,995 00
Written and renewed during the year....	6	15,560 00
		<hr/>
Total	207	\$486,550 00
Deduct those expired and cancelled.....	2	2,120 00
		<hr/>
In force at the end of the year...	205	\$484,435 00
		<hr/> <hr/>

LOSSES AND CLAIMS.

	Amount.
Losses and claims incurred during the year.....	\$314 66
Losses and claims paid during year.....	314 66
	<hr/> <hr/>
Amount of losses paid since organization.....	\$14,048 53
Average insurance in force per policy.....	2,340 00

III. Ins.—10.

No. 23.

CALEDONIA TOWN MUTUAL INSURANCE COMPANY,
CALEDONIA, WAUPACA COUNTY.

[Organized or Incorporated 1910. Commenced business January 1,
 1911.]

President, WM. STRELAW, New London, Wis.
 Secretary, ROB'T KIESOW, Readfield, Wis.
 Express office of Secretary: Readfield, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$482 51

INCOME.

Gross premiums on all business written during the year	\$157 74	
Assessments actually received on current year's assessments	1,834 63	
Renewals: No. 70; fee, \$1.50; amount	\$105 00	
Additions No. 20; amount	12 44	
Total policy fees	117 44	
Cash received as borrowed money..	335 00	
Total income during year	2,444 81	
Total assets of previous year and income ..	\$2,927 32	

DISBURSEMENTS.

Paid for losses.....	\$2,043 88
Borrowed money (date repaid, Sept. 15, 1913)	335 00
Interest on borrowed money.....	5 00
Agents' commissions:	
Salaries	\$100 00
Policy fees	70 00
Total paid agents	170 41
Paid for collection of assessments..	26 00
Postage, printing and stationery ...	6 99

All other disbursements:

Hall rent	3 00
Committed to expense books	1 50
Appraising losses	12 25
Printing and all others	11 05

Total disbursements	2,615 08
Balance	<u><u>\$312 24</u></u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$312 24
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$50; supplies, \$17..	67 00
Gross assets	<u>\$379 24</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$50; supplies, \$17..	67 00
Total admitted assets	<u><u>\$312 24</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of Recember of the preceding year	380	\$893,226 00
Written and renewed during the year ...	70	174,442 00
Total	450	\$1,067,668 00
Deduct those expired and cancelled ...	68	145,413 00
In force at the end of the year ...	382	<u><u>\$922,255 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	7	\$2,043 88
Losses and claims paid during year	7	2,043 88
Amount of losses paid since organization		<u><u>\$9,374 93</u></u>
Average insurance in force per policy		2,414 43

No. 24.

CALEDONIA TOWN INSURANCE COMPANY,

CALEDONIA, RACINE COUNTY.

[Organized or Incorporated February 20, 1875. Commenced business March, 1875.]

President, GEO. URBAN, Caledonia, Wis.
Secretary, L. A. THELEN, Caledonia, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$1,059 59

INCOME.

Assessments actually received on current year's assessments.....	\$3,643 59	
Policy fees: New, No. 59; fee, \$2.00; amount	\$118 00	
Renewals: No. 97; fee, \$2.00; amount	194 00	
Total policy fees	312 00	
Total income during year.....		3,955 59
Total assets of previous year and income..		\$5,015 16

DISBURSEMENTS.

Paid for losses, including \$2.75 for losses occurring in previous years	\$4,388 76	
Agents' compensation: Policy fees.	187 80	
Postage, printing and stationery....	42 30	
All other disbursements:		
Paid president for salary.....	20 00	
Paid directors	84 00	
Paid secretary for making assessment	20 00	
Refund	3 90	
Total disbursements		4,746 75
Balance		\$268 41

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer. \$268 41

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to November 1....	\$17 21	
Furniture, fixtures and safes, \$40; supplies, \$20	60 00	
		<hr/>
Total non-ledger assets.....		77 21
		<hr/>
Gross assets		\$345 22

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$17 21	
Furniture, fixtures and safes, \$40; supplies, \$20	60 00	
		<hr/>
Deduct total assets not admitted.....		77 21
		<hr/>
Total admitted assets.....		\$268 41
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	626	\$1,825,990 00
Written and renewed during the year...	156	476,810 00
		<hr/>
Total	782	\$2,302,800 00
Deduct those expired and cancelled.....	134	375,305 00
		<hr/>
In force at the end of the year...	648	\$1,927,495 00
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$2 75
Losses and claims incurred during the year.....		4,386 00
		<hr/>
Total		\$4,388 75
Losses and claims paid during year.....		4,388 75
		<hr/> <hr/>
Losses and claims paid since organization.....		\$35,494 55
Average insurance in force per policy.....		2,974 52

No. 25.

CALUMET COUNTY MUTUAL FIRE INSURANCE COMPANY,

NEW HOLSTEIN, CALUMET COUNTY.

[Organized or Incorporated March 10, 1873. Commenced business
March 10, 1873.]

President, GEORGE D. BREED, Chilton, Wis.
Secretary, LOUIS W. HIPKE, New Holstein, Wis.
Express office of Secretary: New Holstein, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$13,065 00

INCOME.

Gross premiums on all business written during the year	\$1,624 09	
Assessments actually received on current year's assessments	6,976 34	
Assessments actually received in previous years' assessments	103 30	
Policy fees: New, No. 141; fee, \$1.00-\$2.00; amount	\$164 50	
Renewals: No. 540; fee, \$1.00-\$2.00; amount..	774 00	
Total policy fees	938 50	
Total collections	\$9,642 23	
Returned on cancellations	99 79	
Total premiums and assessments, less deductions	\$9,542 44	
Cash received as interest	190 55	
Cash received from all other sources:		
Fines	2 49	
Sale of furniture and old building	160 00	
Total income during year.....	9,895 48	
Total assets of previous year and income ..	\$22,960 48	

DISBURSEMENTS.

Paid for losses	\$8,887 51	
Paid for fire department taxes.....	5 25	
Salaries, \$1,468.40, and fees, \$593.15, paid officials	2,061 55	
Agents' compensation:		
Commissions	\$324 80	
Policy fees	938 50	
Total paid agents	1,263 30	
Postage, printing and stationery ...	152 53	
Express, telegraph, telephone and ex- change	15 25	
All other disbursements:		
Taxes, \$8.63, architect fees, \$81.00	89 63	
Attorney fees	50 00	
Office furniture and fixtures, \$180.28, office site, \$400.00 ...	580 28	
Total disbursements		12,705 30
Balance		<u>\$10,255 18</u>

LEDGER ASSETS.

Cash deposited in State Bank of New Holstein	\$6,801 99	
Book value of real estate	3,453 19	
Total ledger assets		\$10,255 18

NON-LEDGER ASSETS.

Unpaid assessments lev- ied prior to current rent year prior to Nov. 1	\$9,920 16	
Unpaid assessments lev- ied prior to current year	59 37	
Total unpaid assessments ...	\$9,979 53	
Furniture, fixtures and safes, \$100; supplies, \$50	150 00	
Total non-ledger assets		10,129 53
Gross assets		<u>\$20,384 71</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments lev- ied during current year prior to Nov. 1..	\$9,920 16	
Unpaid assessments lev- ied prior to current year	59 37	
Total unpaid assessments ...	\$9,979 53	

Furniture, fixtures and safes, \$100; supplies, \$50	150 00
Deduct total assets not admitted	10,129 53
Total admitted assets	<u>\$10,255 18</u>

LIABILITIES.

Amount of losses adjusted, not due	<u>\$6,711 74</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2,997	\$7,134,542
Written and renewed during the year ..	681	1,541,265
Total	<u>3,678</u>	<u>\$8,675,807</u>
Deduct those expired and cancelled	809	1,708,724
In force at the end of the year....	<u>2,869</u>	<u>\$6,967,083</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	58	\$15,599 25
Losses and claims paid during year....	53	8,887 51
Losses and claims remaining unpaid Dec. 31, end of year	<u>5</u>	<u>\$6,711 74</u>
Amount of losses paid since organization		\$310,298 82
Average insurance in force per policy.....		2,429 00

No. 26.

CEDARBURG MUTUAL FIRE INSURANCE COMPANY,

CEDARBURG, OZAUKEE COUNTY.

[Organized or Incorporated April 19, 1873. Commenced business
May 1, 1873.]

President, JOSEPH H. KLUG, Grafton, Wis.
Secretary, C. F. KENNEY, Cedarburg, Wis.
Express office of Secretary: Cedarburg, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year	\$18,616 29
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INCOME.

Gross premiums on all business written during the year	\$8,921 23	
Policy fees: New, No. 15; fee, \$1.50; amount	\$15 00	
Renewals: No. 551; fee, \$1.00; amount	535 75	
Transfers: No. 61; fee, 25 and 50 cts; amount	27 00	
Total policy fees	577 75	
Total collections	\$9,498 98	
Returned on cancellations.....	597 98	
Total premiums and assessments, less deductions	\$8,901 00	
Cash received as interest.....	502 62	
Total income during year	9,403 62	
Total assets of previous year and income ..	\$28,019 91	

DISBURSEMENTS.

Paid for losses	\$5,843 43	
Paid for fire department taxes.....	52 26	
Salaries, \$1,045.00, and fees, \$261.00, paid officials	1,306 00	
Agents' compensation:		
Commissions	\$133 48	
Policy fees	550 75	
Total paid agents	684 23	
Postage, printing and stationery....	102 12	
Express, telegraph, telephone and exchange	38 70	
All other disbursements.....	372 24	
Total disbursements	8,398 98	
Balance	\$19,620 93	

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$22 70	
Cash deposited in Farmers and Merchants Bank, Cedarburg, Wis....	3,980 36	
Book value of real estate.....	1,800 00	
Bills receivable secured.....	12,693 37	
Agents' balances representing business written subsequent to Oct. 1, 1913	934 00	
Agents' balances representing business written prior to Oct. 1, 1913.	190 50	
Total ledger assets	\$19,620 93	

NON-LEDGER ASSETS.

Interest due or accrued	\$240 89	
Furniture, fixtures and safes, \$290; supplies, \$50.00	340 00	
Total non-ledger assets.....		580 89
Gross assets		\$20,201 82

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing busi- ness written prior to Oct. 1, 1913.	\$190 50	
Furniture, fixtures and safes, \$290; supplies, \$50	340 00	
Deduct total assets not admitted.....		530 50
Total admitted assets		\$19,671 32

LIABILITIES.

Amount of losses due and unpaid (No. 2)		\$58 00
Amount due for salaries and commissions.....		2 75
Livery, \$2.00; labor, 35 cts.....		2 35
Total liabilities		\$63 10

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2483	\$5,898,590 25
Written and renewed during the year....	591	1,570,563 00
Total	3076	\$7,469,153 25
Deduct those expired and cancelled.....	552	1,354,476 21
In force at the end of the year.....	2524	\$6,114,677 04

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	28	\$5,901 43
Losses and claims paid during year.....	26	5,843 43
Losses and claims remaining unpaid December 31, end of year.....	2	\$58 00
Amount or losses paid since organization.....		\$106,219 09
Average insurance in force per policy.....		2,422 00

No. 27.

CICERO MUTUAL FIRE INSURANCE COMPANY,

CICERO, OUTAGAMIE COUNTY.

[Organized or Incorporated December 2nd, 1896. Commenced
business December 22nd, 1896.]

President, CHAS. F. PLOEGER, Seymour, Wis.
Secretary, JULIUS BUBOLZ, Seymour, Wis.
Express office of Secretary: Seymour, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$119 96

INCOME.

Gross premiums on all business written during the year.....	\$3,279 69	
Policy fees: Renewals: No. 458; fee, \$150; amount	687 00	
Total collections	\$3,966 69	
Returned on cancellations.....	107 29	
Total premiums and assessments, less deductions	\$3,859 40	
Cash received as borrowed money....	2,100 00	
Cash received from all other sources	534 00	
Total income during year.....	5,964 74	
Total assets of previous year and income..	\$6,084 72	

DISBURSEMENTS.

Paid for losses, including \$5.88 for losses occurring in previous years	\$4,352 19	
Borrowed money repaid.....	600 00	
Interest on borrowed money.....	206 31	
Salaries, \$53, and fees, \$241, paid officials	294 00	
Agents' compensation: Policy fees .	458 00	
Postage, printing and stationery...	110 74	
Express, telegraph, telephone and exchange	1 05	
All other disbursements: Adjusting losses	59 00	
Total disbursements	6,083 07	
Balance	\$1 65	

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer . .	\$1 65
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$70; supplies, \$15..	85 00
Gross assets	<u>86 65</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$70; supplies, \$15..	85 00
Total admitted assets	<u><u>\$1 65</u></u>

LIABILITIES.

Borrowed money unpaid.....	<u><u>\$6,201 00</u></u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,579	\$3,935,902 00
Written and renewed during the year....	458	1,152,985 00
Total	<u>2,037</u>	<u>\$5,088,887 00</u>
Deduct those expired and cancelled.....	405	858,625 00
In force at the end of the year....	<u><u>1,632</u></u>	<u><u>\$4,230,262 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	2	\$605 88
Losses and claims incurred during the year	24	3,746 31
Total	<u>26</u>	<u>\$4,352 19</u>
Losses and claims paid during year.....	26	4,352 19
Amount of losses paid since organization.....		<u><u>\$44,158 69</u></u>
Average insurance in force per policy.....		2,592 00

No. 28.

COLUMBUS MUTUAL TOWN INSURANCE COMPANY,

COLUMBUS, COLUMBIA COUNTY,

[Organized or Incorporated July 5, 1873. Commenced business
Aug. 2, 1873.]President, T. C. CONLIN, Columbus.
Secretary, A. H. KUNN, Columbus.
Express office of Secretary, Columbus, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$381 31

INCOME.

Gross premiums on all business written during the year.....	\$410 10	
Assessments actually received on current year's assessments.....	4,638 06	
Renewals: No. 145; fee, \$1.25; amount	181 25	
	<hr/>	
Total collections	\$5,229 41	
Returned on cancellations.....	20 03	
	<hr/>	
Total premiums and assessments, less deductions	\$5,209 38	
Cash received as borrowed money (date borrowed: Jan. 11, \$700; May 3, \$300; Sept. 27, \$150; Oct. 25, \$500	1,650 00	
Cash received from all other sources: Addition by secretary.....	3 95	
	<hr/>	
Total income during year.....		6,862 83
		<hr/>
Total assets of previous year and income..		\$7,244 14

DISBURSEMENTS.

Paid for losses.....	\$4,679 43
Paid for fire department taxes.....	3 64
Borrowed money (date repaid Nov. 30)	1,650 00
Interest on borrowed money.....	47 58
Salaries paid officials.....	99 50

Agents' compensation:

Commissions	\$145 00	
Policy fees	36 25	
		<hr/>
Total paid agents.....	181 25	
Paid for collections of assessments..	92 77	
Postage, printing and stationery....	39 15	
All other disbursements: Agent one day	1 50	
Hall rent	2 00	
Notary public	50	
		<hr/>
Total disbursements		6,797 32
		<hr/>
Balance		\$446 82
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company in hands of treasurer..	\$446 82
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	521	\$1,274,090 00
Written and renewed during the year....	145	410,100 00
		<hr/>
Total	666	\$1,684,190 00
Deduct those expired and cancelled,.....	133	301,220 00
		<hr/>
In force at the end of the year....	533	\$1,382,970 00
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	21	\$4,679 43
Losses and claims paid during year....	21	4,679 43
		<hr/>
Amount of losses paid since organization.....		\$31,034 31
Average insurance in force per policy.....		2,599 00

No. 29.

COTTAGE GROVE MUTUAL TOWN FIRE INSURANCE COMPANY,

COTTAGE GROVE, DANE COUNTY.

[Organized or Incorporated March 18, 1907. Commenced business
April 1, 1907.]

President, J. C. SCHAUTZ, Cottage Grove, Wis.
Secretary, H. R. HENRY, McFarland, Wis.
Express office of Secretary: McFarland, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$368 86

INCOME.

Gross premiums on all business written during the year.....	\$3,581 94	
Assessments actually received on current year's assessments.....	5,847 58	
Policy fees: New, No. 19; fee, \$1.50 and \$1.25; amount	\$26 25	
Renewals: No. 330; fee, \$1.50 and \$1.25; am't	471 50	
Transfers: No. 30; fee, \$0.50; amount	15 00	
Total policy fees.....	512 75	
Total collections	\$9,942 27	
Returned on cancellations.....	45 00	
Total income during year.....	9,897 18	
Total assets of previous year and income...		\$10,266 04

DISBURSEMENTS.

Paid for losses, including \$880 for losses occurring in previous years	\$5,573 84
Salaries, \$190.00, and fees, \$160.65, paid officials	350 65
Agent's compensation:	
Commissions	12 00
Policy fees	349 00
Paid for collection of assessments...	40 99
Postage, printing and stationery....	94 45
Express, telegraph, telephone and exchange	25

All other disbursements:

Paid adjusters	95 00
Paid directors	106 00
Paid legal advice.....	65 00
Paid other expenses.....	3 95

Total disbursements	6,691 13
Balance	<u>\$3,574 91</u>

LEDGER ASSETS.

Cash deposited in State Bank, Madison	\$1,540 00
First National Bank, Stoughton.....	769 42
Cottage Grove State Bank.....	795 00
Cash belonging to company, in hands of treasurer	470 49

Total ledger assets.....	<u>\$3,574 91</u>
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NON-LEDGER ASSETS.

Unpaid assessments levied during cur- rent year prior to Nov. 1.....	\$392 42
Furniture, fixtures and safes, \$100; supplies, \$15.00	115 50

Total non-ledger assets	<u>507 42</u>
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Gross assets	<u>\$4,082 33</u>
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DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during cur- rent year prior to Nov. 1.....	\$392 42
Furniture, fixtures and safes, \$100; supplies, \$15.00	115 00

Deduct total assets not admitted.....	<u>507 42</u>
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Total admitted assets.....	<u>\$3,574 91</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,582	\$3,037,157 29
Written and renewed during the year....	349	766,335 00
Total	1,931	<u>\$3,803,492 29</u>
Deduct those expired and cancelled.....	367	621,292 00
In force at the end of the year....	1,564	<u>\$3,182,200 29</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$880 00
Losses and claims incurred during the year .....	....	4,693 84
Total		\$5,573 84
Losses and claims paid during year.....		5,573 84
Amount of losses paid since organization.....		\$27,202 15
Average insurance in force per policy.....		2,034 65

No. 30.

CRAWFORD COUNTY FARMERS MUTUAL FIRE
INSURANCE COMPANY,

CRAWFORD, CRAWFORD COUNTY.

[Organized or Incorporated March, 1900. Commenced business
March, 1900.]President, BERT EHORN, Soldier's Grove.
Secretary, H. L. SHERWOOD, Mt. Sterling.
Express office of Secretary, Gays Mill.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$575 89

INCOME.

Gross premiums on all business written during the year	\$3,075 77
Assessments actually received on current year's assessments.....	7,689 16
Assessments actually received on previous years' assessments.....	119 27
Policy fees: New, No. 355; fee, \$1; amount..	\$355 00
Additions: No. 60; fee, \$1; amount	60 00
Transfers: No. 42; fee, \$0.50; amount	21 00
Total policy fees.....	446 00
Total collections	\$11,330 20

III. Ins.—11.

Returned on cancellations	231 69	
Total premiums and assessments, less deductions	\$11,098 51	
(Cash received as borrowed money (date borrowed June 15 and Oct. 20)	4,800 00	
Total income during year.....		15,898 51
Total assets of previous year and income...		\$16,474 40

DISBURSEMENTS.

Paid for losses, including \$195.40 for losses occurring in previous years	\$9,409 28	
Paid for fire department taxes.....	2 05	
Borrowed money (date repaid Dec. 31, 1913)	4,800 00	
Interest on borrowed money.....	104 85	
Agents' compensation: Policy fees.	446 00	
Paid for collection of assessments...	234 22	
Postage, printing and stationery....	49 78	
All other disbursements:		
Adjusting losses	119 00	
Livery hire	19 00	
Total disbursements		15,184 18
Balance		\$1,290 22

LEDGER ASSETS.

Agents' balances representing business written prior to Oct. 1, 1913	\$1,290 22
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$1,810 84	
Unpaid assessments levied during current year prior to current year..	557 33	
Total unpaid assessments....	\$2,368 17	
Furniture, fixtures and safes, \$40; supplies, \$25	65 00	
Total non-ledger assets.....		2,433 17
Gross assets		\$3,723 39

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$1,810 84	
Unpaid assessments levied prior to current year..	557 33	
	<hr/>	
Total unpaid assessments	\$2,368 17	
Agents' balances representing busi- ness written prior to Oct. 1, 1913..	1,290 22	
Furniture, fixtures and safes, \$40; supplies, \$25	65 00	
	<hr/>	
Deduct total assets not admitted.....		3,723 39
		<hr/> <hr/>

LIABILITIES.

Amount due for salaries and commissions	\$256 75
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,523	\$2,915,383 00
Written and renewed during the year....	415	796,813 00
	<hr/>	
Total	1,938	\$3,712,196 00
Deduct those expired and cancelled.....	326	547,324 00
	<hr/>	
In force at the end of the year....	1,612	\$3,164,872 00
	<hr/> <hr/>	

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	6	\$195 40
Losses and claims incurred during the year	40	9,213 88
	<hr/>	
Total	46	\$9,409 28
Losses and claims paid during year.....	46	9,409 28
	<hr/> <hr/>	
Amount of losses paid since organization.....		\$41,283 04
Average insurance in force per policy.....		1,901 18

No. 31.

**CRYSTAL LAKE FARMERS MUTUAL FIRE INSURANCE
COMPANY,**

CRYSTAL LAKE, MARQUETTE COUNTY.

[Organized or Incorporated Dec. 27, 1875. Commenced business
March 6, 1876.]President, EMIL MUELLER, Neshkoro, R. 3.
Secretary, ED. GELHAR, Neshkoro, R. 3.
Express office of Secretary: Neshkoro, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$295 50

INCOME.

Assessments actually received on current year's assessments.....	\$5,175 71	
Assessments actually received on previous years' assessments.....	229 88	
Policy fees: New, No. 244; fee, \$1.50; amount	366 00	
Cash received as borrowed money (date borrowed June 7, 1913)....	1,250 00	
Total income during year.....		7,021 59
Total assets of previous year and income...		\$7,317 09

DISBURSEMENTS.

Paid for losses, including \$2.00 for losses occurring in previous years..	\$5,288 47	
Paid for fire department taxes.....	4 66	
Borrowed money (date repaid January 7, 1914.....)	1,250 00	
Interest on borrowed money.....	34 38	
Salaries paid officials.....	239 15	
Agents' compensation:		
Policy fees	366 00	
Postage, printing and stationery....	35 10	
Express, telegraph, telephone and exchange	15	
All other disbursements:		
Notary public	25	
Repair on insurance house.....	6 15	
Total disbursements		7,224 31
Balance		\$92 78

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer.		\$92 78
NON-LEDGER ASSETS.		
Unpaid assessments levied during current year prior to Nov. 1.	\$384 12	
Unpaid assessments levied prior to current year	119 26	
Total non-ledger assets.		503 38
Gross assets		\$596 16

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to No. 1.	\$384 12	
Unpaid assessments levied prior to current year	119 26	
Deduct total assets not admitted.		503 38
Total admitted assets.		\$92 78

LIABILITIES.

Amount of losses due and unpaid (No. 1).		\$25 00
All other accounts, bills, etc., remaining unpaid:		
Due to fire departments.		4 59
Total liabilities		\$29 59

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.	1,312	\$2,178,513 00
Written and renewed during the year.	244	441,665 00
Total	1,556	\$2,620,178 00
Deduct those expired and cancelled.	240	394,675 00
In force at the end of the year.	1,316	\$2,225,503 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$2 00
Losses and claims incurred during the year	37	5,311 47
Total	38	\$5,313 47
Losses unpaid		125 00
Losses and claims paid during year.	37	5,288 47
Amount of losses paid since organization.		\$66,494 23
Average insurance in force per policy.		1,691 11

No. 32.

DARLINGTON MUTUAL FIRE INSURANCE COMPANY,

DARLINGTON, LAFAYETTE COUNTY.

[Organized or Incorporated May 18, 1875. Commenced business
July 12, 1875.]President, JOHN BRAY, Darlington, Wis.
Secretary, W. H. McCONNELL, Darlington, Wis., R. 4.
Express office of Secretary, Darlington, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$4,797 33

INCOME.

Gross premiums on all business written during the year.....	\$1,329 84	
Assessments actually received on current year's assessments.....	19,171 50	
Assessments actually received on previous years' assessments.....	884 76	
Policy fees: New, No. 50; fee, \$1.50; amount	\$75 00	
Renewals: No. 500; fee, \$1.50; amount.....	750 00	
Additions: No. 331; fee, 1-10 of 1 per cent; am't	209 35	
Transfers.....	10 00	
<hr/>		
Total policy fees.....	1,044 35	
Cash received as borrowed money (date borrowed Oct. 4, 1913).....	13,000 00	
<hr/>		
Total income during year.....	35,430 45	
<hr/>		
Total assets of previous year and income...	\$40,227 78	

DISBURSEMENTS.

Paid for losses.....	\$20,096 60
Borrowed money (date repaid Dec. 9, 1913).....	13,000 00
Interest on borrowed money.....	119 17
Salaries paid officials.....	770 00
Agents' compensation:	
Commissions.....	\$209 35
Policy fees.....	825 00
<hr/>	
Total paid agents.....	1,034 35

Paid for collection of assessments...	401 12	
Postage, printing and stationery....	177 29	
All other disbursements:		
Finance committee, \$13.70; janitor, \$1.00	14 70	
Directors attending settlement meeting	38 75	
Expense of adjusting losses.....	212 45	
Recording transfers	10 00	
		<hr/>
Total disbursements		35,874 43
		<hr/>
Balance		\$4,353 35
		<hr/> <hr/>

LEDGER ASSETS.

Cash in company's office, or in hands of directors	\$353 35	
Cash deposited in First National Bank Darlington	4,000 00	
		<hr/>
Total ledger assets.....		\$4,353 35

NON-LEDGER ASSETS.

Unpaid assessments levied on or after Nov. 1, of current year	\$350 00	
Furniture, fixtures and safes, \$75.00; supplies, \$25.00	100 00	
		<hr/>
Total non-ledger assets.....		450 00
		<hr/>
Gross assets		\$4,803 35

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$75; supplies, \$25..	100 00	
		<hr/>
Total admitted assets.....		\$4,703 35
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2834	\$5,898,251 00
Written and renewed during the year....	550	1,539,192 00
		<hr/>
Total	3384	\$7,437,443 00
Deduct those expired and cancelled.....	625	1,580,993 00
		<hr/>
In force at the end of the year....	2759	\$5,856,450 00
		<hr/> <hr/>

LOSSES AND CLAIMS.

Losses and claims incurred during the year	165	\$20,096 60
Losses and claims paid during year.....	165	20,096 60
		<hr/>
Amount of losses paid since organization		\$178,311 93
Average insurance in force per policy.....		2,158 00

No. 33.

DAYTON FARMERS MUTUAL INSURANCE COMPANY,

RICHLAND COUNTY.

[Organized or Incorporated Feb. 28, 1903. Commenced business
March 10, 1903.]

President, W. J. CONKLE, Boaz, Wis.
Secretary, AUGUST BERGER, Boaz Wis.
Express office of Secretary, Richland Center, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$198 97

INCOME

Gross premiums on all business written during the year.....	\$710 27	
Assessments actually received on current year's assessments	2,876 73	
Assessments actually received on previous year's assessments	2,178 55	
Policy fees: New, No. 185; \$1.00	\$185 00	
Additions: No. 49; fee, \$.50; amount	24 50	
Transfers: No. 18; fee, \$.50; amount	9 00	
	<hr/>	
Total policy fees	218 50	
Cash received as borrowed money (date borrowed Sept. 15, 1913)...	500 00	
Cash received from all other sources: Collecting assessments	101 10	
	<hr/>	
Total income during year		6,585 15
Total assets of previous year and income...		<hr/> \$6,784 12

DISBURSEMENTS.

Paid for losses, including \$1,000.00 for losses occurring in previous year	\$3,610 00	
Borrowed money (date repaid, May 1, 1913)	500 00	
Interest on borrowed money	15 00	
Salaries paid officials	182 33	
Agents' compensation:		
Salaries	\$172 50	
Policy fees	209 50	
Total paid agents	382 00	
Paid for collection of assessments..	101 10	
Postage, printing and stationery...	70 79	
All other disbursements:		
Hall rent, 4 days	8 00	
Paid on cancellations.....	36 63	
Total disbursements		4,905 85
Balance		\$1,878 27

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$1,878 27
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$190 27	
Furniture, fixtures and safes, \$30.00; supplies, \$20.00	50 00	
Total non-ledger assets.....		240 27
Gross assets		\$2,118 54

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$190 27	
Furniture, fixtures and safes, \$30.00; supplies, \$20.00	50 00	
Deduct total assets not admitted.....		240 27
Total admitted assets		\$1,878 27

LIABILITIES.

Borrowed money unpaid	\$500 00
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	671	\$1,123,946 00
Written and renewed during the year..	185	351,269 00
Total	856	\$1,475,215 00
Deduct those expired and cancelled.....	134	205,660 00
In force at the end of the year...	722	\$1,269,555 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31, of previous year	1	\$1,000 00
Losses and claims incurred during the year	23	2,610 00
Total	24	\$3,610 00
Losses and claims paid during year.....	24	3,610 00
Amount of losses paid since organization.....		\$13,460 00
Average insurance in force per policy.....		1,758 00

No. 34.

DAYTON MUTUAL FIRE INSURANCE COMPANY,

DAYTON AND FARMINGTON, WAUPACA COUNTY.

[Organized or Incorporated Jan. 4, 1900. Commenced business Jan. 4, 1900.]

President, P. A. HAM, Waupaca Wis., R. 7.
 Secretary, A. R. POTTS, Waupaca Wis., R. 2.
 Express office of Secretary, Waupaca Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$3,652 59

INCOME

Gross premiums on all business written during the year.....	\$131 61
Assessments acutally received on current year's assessments	688 26
Assessments actually received on previous years' assessments	45 40

Policy fees: New, amount	\$49 50	
Transfers: amount	50	
		<hr/>
Total policy fees	50 00	
Cash received as interest	172 49	
		<hr/>
Total income during year		1,087 76
		<hr/>
Total assets of previous year and income		\$4,740 35
Paid for losses	\$2,870 00	
Salaries	75 00	
Agents' compensation:		
Policy fees	50 00	
Paid for collection of assessments	20 47	
Postage, printing and stationery	9 83	
Rent of hall	2 50	
		<hr/>
Total disbursements		3,027 80
		<hr/>
Balance		\$1,712 55
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in Old National Bank		
Waupaca	\$897 55	
Mortgage loans on real estate, first liens	815 00	
		<hr/>
Total ledger assets		\$1,712 55

NON-LEDGER ASSETS.

Unpaid assessments levied on or after Nov. 1, of current year		83 38
		<hr/>
Gross assets		\$1,795 93
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	258	\$358,574
Written and renewed during the year..	72	101,495
		<hr/>
Total	330	\$460,009
Deduct those expired and cancelled....	70	64,180
		<hr/>
In force at the end of the year..	260	\$395,889
		<hr/> <hr/>

LOSSES AND CLAIMS.

	Amount.
Losses and claims unpaid during the year.....	\$2,870 00
Losses and claims paid during the year.....	2,870 00
	<hr/>
Amount of losses paid since organization.....	\$6,343 25
Average insurance in force per policy.....	1,518 00
	<hr/> <hr/>

No. 35.

DODGEVILLE TOWN FARMERS MUTUAL FIRE INSURANCE COMPANY,

DODGEVILLE, IOWA COUNTY.

[Organized or Incorporated March 22, 1879. Commenced business
April 23, 1879.]

President, JOHN S. VIVIAN, Dodgeville, Wis.
Secretary, CHAS H. BERRYMAN, Dodgeville, Wis.
Express office of Secretary, Dodgeville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$291 96

INCOME

Gross premiums on all business written during the year	\$516 04	
Assessments actually received on current year's assessments	941 14	
Policy fees: New, No. 8; fee, \$1.00; amount...	\$8 00	
Renewals: No. 32; fee, \$1.00; amount	32 00	
Additions: No. 18; amount	31 42	
Total policy fees	71 42	
Total collections	\$1,528 60	
Returned on cancellations	7 18	
Total premiums and assessments, less deductions	\$1,521 42	
Cash received as interest	12 00	
Total income during year	1,533 42	
Total assets of previous year and income ..	\$1,825 38	

DISBURSEMENTS.

Paid for losses	\$1,203 92
Salaries, \$5.00, and fees, \$5.00 paid officials	10 00
Agents compensation:	
Salaries	\$14 00
Policy fees	40 00
Total paid agents	54 00

Paid for collection of assessments ..	9 00	
Postage, printing and stationery ...	8 95	
All other disbursements:		
Delegate to Madison, fees, fare, board	4 92	
Treasurer, auditing	2 00	
Secretary, auditing	2 00	
Total disbursements		1,294 79
Balance		<u>\$530 59</u>

LEDGER ASSETS.

Cash deposited in Strong's Bank	\$530 59
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NON-LEDGER ASSETS.

Supplies	10 00
Gross assets	<u>\$540 59</u>

DEDUCT ASSETS NOT ADMITTED.

Supplies	10 00
Total admitted assets	<u>\$530 59</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	240	\$640,271
Written and renewed during the year ...	40	85,838
Total	280	\$726,109
Deduct those expired and cancelled	42	89,968
In force at the end of the year..	238	<u>\$636,141</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	17	\$1,203 92
Losses and claims paid during year	17	1,203 92
Amount of losses paid since organization		<u>\$20,510 83</u>
Average insurance in force per policy		2,672 44

No. 36.

**DUPONT FARMERS MUTUAL FIRE INSURANCE
COMPANY,**

DUPONT, WAUPACA COUNTY.

[Organized or Incorporated July 23, 1883. Commenced business
September 3, 1883.]

President, H. W. SCHMIDT, Marion, Wis., R. 3.
Secretary, R. STRASSBURG, Marion, Wis., R. 3.
Express office of Secretary: Marion, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$5,722 23

INCOME.

Gross premiums on all business written during the year	\$3,096 41	
Assessments actually received on previous years' assessments.....	57 26	
Policy fees: New, No. 65; fee, \$1.00; amount	\$65 00	
Renewals: No. 332; fee, \$1.00; amount	332 00	
Additions: No. 195; fee, \$1.00; amount	195 00	
Transfers: No. 18; fee, 50c; amount	9 00	
Total policy fees	601 00	
Total income during year.....		3,754 67
Total assets of previous year and income		\$9,476 90

DISBURSEMENTS.

Paid for losses	\$7,896 75	
Paid for corporation tax.....	33	
Salaries, \$200.00, and fees, \$364.59, paid officials	564 59	
Agents' compensation: Policy fees	601 00	
Postage, printing and stationery....	62 52	
Hall rent	5 00	
Total disbursements		9,130 19
Balance		\$346 71

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$346 71
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$50; supplies, \$30..	80 00
Gross assets	<u>\$426 71</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$50; supplies \$30.....	80 00
Total admitted assets.....	<u><u>\$346 71</u></u>

LIABILITIES.

Amount of losses adjusted, not due (No. 3).....	<u><u>\$2,328 29</u></u>
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RISKS.

	No.	Amount.
In force on the 31st day of Decmeber of the preceding year.....	1773	\$4,384,919 00
Written and renewed during the year..	397	1,216,080 00
Total	<u>2170</u>	<u>\$5,600,999 00</u>
Deduct those expired and cancelled.....	315	663,960 00
In force at the end of the year...	<u><u>1855</u></u>	<u><u>\$4,937,039 00</u></u>

LOSSES AND CLAIMS.

Losses and claims incurred during the year	63	\$10,225 04
Losses and claims paid during year.....	60	7,896 75
Losses and claims remaining unpaid Dec. 31, end of year.....	<u>3</u>	<u>\$2,328 29</u>
Amount of losses paid since organization.....		\$58,310 54
Average insurance in force per policy.....		2,661 00

No. 37.

EAGLE POINT MUTUAL FIRE INSURANCE COMPANY,

EAGLE POINT, CHIPPEWA COUNTY.

[Organized or Incorporated June 7, 1879. Commenced business
July 5, 1879.]

President, J. H. KELLY, Chippewa Falls, Wis., R. 8.
Secretary, H. V. BARTLETT, Chippewa Falls, Wis., R. 3.
Express office of Secretary: Eagle Point.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$16,938 24

INCOME.

Gross premiums on all business written during the year	\$1,634 06	
Assessments actually received on current year's assessments	19,801 85	
Assessments actually received on previous years' assessments.....	257 09	
Policy fees: New, No. 196; fee, \$1.50; amount	\$294 00	
Renewals: No. 398; fee, \$1.50; amount	597 00	
Transfers: No. 101; fee, 50c; amount	50 50	
	<hr/>	
Total policy fees.....	941 50	
Cash received as penalty on 1912 assessment	36 17	
Cash received as penalty on 1913 assessment	13 94	
Cash received for recording 50 loss payable clauses	12 50	
Cash received from Phileas Hebert covering loss by Frank Swaboda which the Co. settled for	667 00	
Cash received on 1912 assessment that was overlooked and not reported in 1912 annual statement..	109 76	
	<hr/>	
Total income during year	23,473 87	
Total assets of previous year and income...	\$40,412 11	

DISBURSEMENTS.

Paid for losses	\$22,923 65	
Paid for corporation tax.....	6 23	
Salaries and fees paid officials.....	767 00	
Agents' compensation:		
Commissions	\$247 55	
Salaries	246 00	
Policy fees	594 00	
Total paid agents	1,087 55	
Paid for collection of assessments..	394 00	
Postage, printing and stationery....	176 26	
All other disbursements:		
Traveling expenses	14 42	
Unpaid assessment charged off...	42 91	
1913 assessment charged off.....	1 17	
Overcharge in 1912 assessment..	2 64	
Total disbursements		25,415 83
Balance		<u>\$14,996 28</u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$14,996 28
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$300 00	
Furniture, fixtures and safes, \$150; supplies, \$35	185 00	
Total non-ledger assets.....		485 00
Gross assets		<u>\$15,481 28</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$300 00	
Furniture, fixtures and safes, \$150; supplies, \$35.00	185 00	
Deduct total assets not admitted.....		485 00
Total admitted assets		<u>\$14,996 28</u>

RISKS.

	Amount.
In force on the 31st day of December of the preceding year	\$6,104,454 40
Written and renewed during the year.....	1,633,505 00
Total	<u>\$7,737,959 40</u>

Deduct those expired and cancelled.....	1,039,252 33
In force at the end of the year.....	<u>\$6,698,707 07</u>

LOSSES AND CLAIMS.

	Amount.
Losses and claims incurred during the year.....	\$22,923 65
Losses and claims paid during year.....	22,923 65
Amount of losses paid since organization.....	<u>\$173,902 15</u>
Average insurance in force per policy.....	2,323 50

No. 38.

**EASTMAN BOHEMIAN MUTUAL FIRE INSURANCE
COMPANY,**

EASTMAN, CRAWFORD COUNTY.

[Organized or Incorporated April 7, 1877. Commenced business
April 7, 1877.]

President, JOSEPH WACHUTA, Prairie du Chien, Wis.
Secretary, THOS. POLODNA, Bridgeport, Wis.
Express office of Secretary, Prairie du Chien, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$3,960 33

INCOME

Gross premiums on all business written during the year	\$465 64
Policy fees: New, No. 12; fee, \$2.50; amount ..	\$30 00
Renewals: No. 27; fee, \$1.00; amount	27 00
Additions: No. 20; fee, \$.50; amount	10 00
Total policy fees	67 00
Cash received as interest	83 65
Supplements to policies	54 03
Total income during year	<u>670 32</u>
Total assets of previous year and income	<u>\$4,630 65</u>

DISBURSEMENTS.

Paid for losses	\$401 00	
Salaries paid officials	83 00	
Agents compensation:		
Commissions	\$8 50	
Salaries	51 00	
Policy fees	49 00	
Total paid agents	108 50	
Paid for collection of interest	1 54	
Postage, printing and stationery ...	52 50	
All other disbursements:		
Notary public, 50c; expenses, 75c	1 25	
Traveling expenses	12 50	
Total disbursements		660 29
Balance		<u>\$3,970 36</u>

LEDGER ASSETS.

Bank of Prairie du Chien	\$156 00	
Cash belonging to company, in hands treasurer	1,092 72	
Notes secured	2,721 64	
Total ledger assets		\$3,970 36

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$20; supplies, \$50..	70 00
Gross assets	<u>\$4,040 36</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$20; supplies, \$50..	70 00
Total admitted assets	<u>\$3,970 36</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	205	\$393,465 00
Written and renewed during the year ...	39	94,741 00
Total	244	<u>\$488,206 00</u>
Deduct those expired and cancelled	45	56,621 00
In force at the end of the year ..	199	<u><u>\$431,585 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	8	\$401 00
Losses and claims paid during year.....	8	401 00
		<hr/>
Amount of losses paid since organization		\$8,669 50
Average insurance in force per policy		2,168 76

No. 39.

ELBA MUTUAL FIRE INSURANCE COMPANY,

ELBA, LOWELL, PORTLAND AND SHIELDS, DODGE COUNTY.

[Organized or Incorporated, May 11, 1872. Commenced business July 1, 1872.]

President, S. R. WEBSTER, Columbus, Wis.
 Secretary, J. C. BRUECHER, Reeseville, Wis.
 Express office of Secretary: Reeseville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$2,500 69

INCOME.

Assessments actually received on current year's assessments.....	\$4,619 84	
Assessments actually received on previous years' assessments.....	17 62	
Policy fees: Renewals: No. 347; amount	1,058 73	
	<hr/>	
Total income during year.....		5,696 19
Total assets of previous year and income...		<hr/> \$8,196 88

DISBURSEMENTS.

Paid for losses.....	\$6,322 83
Paid for fire department taxes.....	1 00
Agents' compensation:	
Salaries	\$494 50
Policy fees	347 00
	<hr/>
Total paid agents	841 50

Paid for collection of assessments...	68 00	
Postage, printing and stationery...	152 73	
All other disbursements: Adjusting losses	290 00	
Total disbursements		7,676 06
Balance		\$520 82

LEDGER ASSETS.

Cash deposited in State Bank of Reeseville.....		\$520 82
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NON-LEDGER ASSETS.

Unpaid assets levied during current year prior to Nov. 1.....	\$1 65	
Furniture, fixtures and safes, \$150; supplies, \$100	250 00	
Total non-ledger assets		251 65
Gross assets		\$772 47

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$1 65	
Furniture, fixtures and safes, \$150; supplies, \$100	250 00	
Deduct total assets not admitted.....		251 65
Total admitted assets		\$520 82

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1369	\$2,995,936 00
Written and renewed during the year...	347	711,665 00
Total	1716	\$3,707,601 00
Deduct those expired and cancelled.....	291	597,326 00
In force at the end of the year....	1425	\$3,110,275 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	46	\$6,322 83
Losses and claims paid during year.....	46	6,322 83
Amount of losses paid since organization	548	\$92,588 21
Average insurance in force per policy....	....	2,100 00

No. 40.

**ETTRICK SCANDINAVIAN MUTUAL INSURANCE
COMPANY,**

ETTRICK, TREMPPEALEAU COUNTY.

[Organized or Incorporated February 16, 1877. Commenced business April 4, 1877.]

President, K. K. HAGESTAD, Ettrick, Wis., R. 2.
Secretary, C. M. SCARSETT, Galesville, Wis., R. 2.
Express office of Secretary: Galesville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$20,582 65

INCOME.

Gross premiums on all business written during the year.....	\$9,412 55	
Policy fees: Renewals: No. 846; fee, 75c; amount	634 50	
	<hr/>	
Total collections	\$10,047 05	
Returned on cancellations	113 92	
	<hr/>	
Total premiums less deductions....	\$9,933 13	
Cash received as interest	754 48	
	<hr/>	
Total income during year.....		10,687 61
		<hr/>
Total assets of previous year and income...		\$31,270 26

DISBURSEMENTS.

Paid for losses	\$7,463 74	
Paid for fire department taxes.....	8 66	
Salaries paid officials.....	582 00	
Agents' compensation:		
Commissions	\$429 90	
Policy fees	634 50	
	<hr/>	
Total paid agents	1,064 40	
Postage, printing and stationery....	108 15	

All other disbursements:

Adjusting	257 61
Hall rent	9 00
State Town Ins. Assn. fees	2 00
Notary fees	1 00

Total disbursements	9,496 56
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Balance	\$21,773 70
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LEDGER ASSETS.

Cash deposited in Home Bank of Blair	\$3,671 86
Cash deposited in Bank of Ettrick..	2,503 23
Farmers and Merchants State Bank, Galesville	1,902 13
Bank of Galesville	1,032 61
Cash belonging to company in hands of treasurer	3,590 58
Bills receivable secured	9,073 29

Total ledger assets	\$21,773 70
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$40; supplies, \$30..	70 00
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Gross assets	\$21,843 70
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DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$40; supplies, \$30..	70 00
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Total admitted assets	\$21,773 70
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2946	\$5,422,563 00
Written and renewed during the year...	846	1,616,382 00
Total	3792	\$7,038,945 00
Deduct those expired and cancelled.....	746	1,219,448 00
In force at the end of the year	3046	\$5,819,497 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	80	\$7,463 00
Losses and claims paid during year.....	80	7,463 74
Amount of losses paid since organization.....		\$100,305 94
Average insurance in force per policy.....		1,910 53

No. 41.

**FALL CREEK FARMERS MUTUAL FIRE INSURANCE
COMPANY,**

FALL CREEK, EAU CLAIRE COUNTY.

[Organized or Incorporated Jan. 18, 1875. Commenced business
March, 1875.]President, A. F. VOLKMAN, Fall Creek, R. 2.
Secretary, A. H. SCHIEFELBEIN, Fall Creek, R. 2.
Express office of Secretary, Fall Creek, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$968 68

INCOME

Gross premiums on all business written during the year	\$1,101 34	
Assessments actually received on current year's assessments	18,311 91	
Assessments actually received on previous years' assessments	4 25	
Policy fees: New, No. 10; fee, \$1.50; amount...	\$15 00	
Renewals: No. 408; fee, \$1.50; amount	612 00	
Additions: No. 211; fee, \$.50 amount	105 50	
Transfers: No. 62; fee, \$.50; amount	31 00	
Total policy fees	763 50	
Total collections	\$20,181 00	
Returned on cancellations	3 00	
Total premiums and assessments, less deductions	\$20,178 00	
Cash received in fines	47 57	
Total income during year	20,225 57	
Total assets of previous year and income...	\$21,154 25	

DISBURSEMENTS.

Paid for losses, including \$200.00 for losses occurring in previous years	\$12,920 69	
Salaries, \$50.00, and fees, \$475.87 paid officials	525 87	
Agents' compensation:		
Policy fees	943 50	
Paid for collection of assessments..	395 20	
Postage, printing and stationery....	215 30	
Express, telegraph, telephone and ex- change and R. R. fares.....	5 16	
All other disbursements:		
Paid directors	236 00	
Paid adjusters	253 50	
Notary fees, \$.50; attorney fees, \$2.00 to Madison in regard to Sec. 1913, \$14.00; to state con- vention, \$20.00; small supplies, \$1.90; wood and janitor, \$4.00	42 40	
Total disbursements		15,537 62
Balance		\$5,616 63

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$5,616 63
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.	\$52 54	
Furniture, fixtures and safes, \$175; supplies, \$50.00;	225 00	
Total non-ledger assets		277 54
Gross assets		\$5,894 17

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.	\$52 54	
Furniture, fixtures and safes, \$175; supplies, \$50.00	225 00	
Deduct total assets not admitted		277 54
Total admitted assets		\$5,616 63

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1941	\$4,600,460 00
Written and renewed during the year...	418	1,100,772 00
Total	2359	\$5,701,232 00

Deduct those expired and cancelled.....	408	916,971 00
In force at the end of the year..	1951	\$4,784,261 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31, of previous year	1	\$200 00
Losses and claims incurred during the year	77	12,720 69
Total	78	\$12,920 69
Losses and claims paid during the year..	78	12,920 69
Amount of losses paid since organization.....		\$98,590 91
Average insurance in force per policy.....		2,452 21

No. 42.

FARMERS EQUITY TOWN MUTUAL FIRE INSURANCE COMPANY,

BRILLION, CALUMET COUNTY.

[Organized or Incorporated May 1, 1912. Commenced business June 12, 1912.]

President, WM. VOLLMER, R. No. 5, Hilbert, Wis.
 Secretary, HERMAN ULLRICH, Forest Junction, Wis.
 Express office of Secretary, Forest Junction, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$1,329 86

INCOME

Gross premiums on all business written during the year	\$2,536 29
Policy fees: New, No. 249; fee, \$1.50; amount...	\$373 50
Additions: No. 13; fee, \$1.50; amount	19 50
Total policy fees	393 00
Total collections	\$2,929 29

Deduct returned cancellations	7 55	
Total premiums and assessments, less deductions	\$2,921 74	
Cash received as interest	67 32	
		<hr/>
Total income during year		2,989 06
Total assets of previous year and income...		<hr/> \$4,318 92

DISBURSEMENTS.

Paid for losses	\$163 00	
Agents' balances charged off.....	2 62	
Salaries, \$95.00, and fees, \$209.44, paid officials	304 44	
Agents' compensation:		
Commissions	\$249 88	
Policy fees	390 00	
		<hr/>
Total paid agents	639 88	
Postage, printing and stationery....	53 66	
Express, telegraph, telephone and exchange	1 60	
Safe, including freight	67 54	
		<hr/>
Total disbursements		1,232 74
Balance		<hr/> \$3,086 18

LEDGER ASSETS.

Cash belonging to company, in hands of secretary	\$2 62	
Cash deposited in Forest Junction State Bank	3,056 31	
Agents' balance representing business written subsequent to Oct. 1, 1913	27 25	
		<hr/>
Total ledger assets		\$3,086 18

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$67.54; supplies, \$25.00	92 54	
Gross assets		<hr/> \$3,178 72

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$67.54; supplies, \$25.00	92 54	
Total admitted assets		<hr/> \$3,086 18

LIABILITIES.

Amount of losses adjusted, not due (No., 2).....	\$100 00
Commission and policy fee due agents.....	5 42
	<hr/>
Total liabilities	<u>\$105 42</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	188	\$757,198
Written and renewed during the year...	262	967,675
	<hr/>	<hr/>
Total	450	\$1,726,873
Deduct those expired and cancelled	2	6,825
	<hr/>	<hr/>
In force at the end of the year ...	448	<u>\$1,720,048</u>

LOSSES AND CLAIMS.

Losses and claims incurred during the year	8	\$263 00
Losses and claims paid during the year..	6	163 00
	<hr/>	<hr/>
Losses and claims remaining unpaid Dec. 31, end of the year	2	\$100 00
	<hr/>	<hr/>
Amount of losses paid since organization.....		\$263 00
Average insurance in force per policy.....		3,839 39

No. 43.

FARMERS HOME MUTUAL INSURANCE COMPANY,

ELLINGTON, OUTAGAMIE COUNTY.

[Organized or Incorporated July 16, 1878. Commenced business
July 16, 1878.]

President, H. C. GARTLIN, Hortonville, Wis.
Secretary, A. L. MURPHY, Hortonville, Wis.
Express office of Secretary, Hortonville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$4,980 32
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INCOME.

Gross premiums on all business writ- ten during the year and transfers.	\$5,875 52
Assessments actually received on pre- vious years' assessments	156 61

Policy fees: New, No. 543; fee, 50c; amount	\$271 50	
Renewals: No. 543; fee, \$1.00; amount	543 00	
Total policy fees	814 50	
Total income during year		6,846 63
Total assets of previous year and income		\$11,826 95

DISBURSEMENTS.

Paid for losses	\$7,260 51	
Agents' balances charged off	404 64	
Paid for fire department taxes	2 83	
Salaries, \$725.00, and fees, \$127.45, paid officials	852 45	
Agents' compensation: Policy fees	543 00	
Postage, printing and stationery	43 85	
Express, telegraph, telephone and ex- change	40 52	
All other disbursements:		
Office and hall rent	57 00	
Return premium	13 60	
Outstanding Order of 1912	4 00	
Miscellaneous	19 86	
Total disbursements		9,242 26
Balance		\$2,584 69

LEDGER ASSETS.

Cash deposited in Bank of Hortonville, Wis. and First National of Dale, Wis		\$2,584 69
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$315;		
Supplies, \$20	\$335 00	
Other items: adding machine	181 40	
Total non-ledger assets		516 40
Gross assets		\$3,101 09

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$315;		
Supplies, \$20	\$335 00	
Other items: adding machine	181 40	
Deduct total assets not admitted		516 40
Total admitted assets		\$2,584 69

LIABILITIES.

One outstanding order of 1913	\$13 00
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2,077	\$5,157,236 00
Written and renewed during the year ...	543	1,399,648 00
Total	2,620	\$6,556,884 00
Deduct those expired and cancelled	533	1,171,621 00
In force at the end of the year ...	2,087	\$5,385,263 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	55	\$7,273 51
Losses and claims paid during year	54	7,260 51
Losses and claims remaining unpaid Dec. 31, end of year	1	\$13 00

No. 44.

FARMERS HOME MUTUAL INSURANCE COMPANY,

LITTLE CHUTE, WIS.

[Organized or Incorporated July 8, 1881. Commenced business
July 8, 1881.]

President, JOHN HERMSEN, Little Chute, Wis.
Secretary, WM. GEENEN, Kimberly, Wis.
Express office of Secretary, Kimberly, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$1,564 75
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INCOME.

Gross premiums on all business writ- ten during the year	\$467 70
Renewals: No. 56; fee, \$1.00; amount	\$56 00

Transfers: No. 8; fee, 50c; amount	4 00	
Total policy fees	60 00	
Cash received as interest	27 96	
Total income during year		555 66
Total assets of previous year and income...		\$2,120 41

DISBURSEMENTS.

Paid for losses	\$894 65	
Salaries and fees paid officials	41 00	
Agents' compensation: Policy fees ..	44 80	
Postage, printing and stationery	3 80	
All other disbursements:		
Office rent	4 00	
Safe	33 00	
Adjusting loss	6 00	
Total disbursements		1,027 25
Balance		\$1,093 16

LEDGER ASSETS.

Cash deposited in Bank of Little Chute	\$1,000 00	
Cash belonging to company, in hands of treasurer	93 16	
Total ledger assets		\$1,093 16

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$33; supplies, \$15...	48 00	
Gross assets		\$1,141 16

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$33; supplies, \$15...	48 00	
Total admitted assets		\$1,093 16

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	281	\$436,374 00
Written and renewed during the year ...	56	93,540 00
Total	337	\$529,914 00
Deduct those expired and cancelled	53	78,618 00
In force at the end of the year ...	284	\$451,296 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	\$894 65
Losses and claims paid during year	894 65
		<u> </u>

No. 45.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

ALBANY, PEPIN COUNTY.

[Organized or Incorporated March 4, 1876. Commenced business
May 22, 1876.]

President, WM. HARMAN, Arkansaw, Wis.
Secretary, LOUIS THALACKER, Mondovi, Wis.
Express office of Secretary, Mondovi, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$324 28

INCOME.

Gross premiums on all business written during the year	\$703 48	
Assessments actually received on current year's assessments	2,847 99	
Assessments actually received on previous years' assessments	88 69	
Policy fees: New, No. 17; fee, \$1.00; amount ..	\$17 00	
Renewals: No. 125; fee, \$1.00; amount	125 00	
Transfers: No. 18; fee, 50c; amount	9 00	
Total policy fees	151 00	
Total collections	\$3,791 16	
Returned on cancellations	2 54	
Total income during year	3,788 62	
Total assets of previous year and income ..	\$4,112 90	

DISBURSEMENTS.

Paid for losses	\$2,591 50	
Salaries, \$85.00, and fees, \$9.00, paid officials		94 00
Agents' compensation:		
Commissions	\$145 64	
Policy fees	142 00	
Total paid agents		287 64
Paid for collection of assessments ..		55 47
Postage, printing and stationery ...		57 33
All other disbursements: R. R. fare to Madison attending convention ..		8 00
Total disbursements		<u>3,094 69</u>
Balance		<u><u>\$1,018 21</u></u>

LEDGER ASSETS.

Cash deposited in bank of Durand	\$1,018 21
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$134 41	
Unpaid assessments levied prior to current year	27 71	
Total unpaid assessments ...		\$162 12
Furniture, fixtures and safes, \$90.00; supplies, \$15.00		105 00
Total non-ledger assets		<u>267 12</u>
Gross assets		<u>\$1,285 33</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$134 41	
Unpaid assessments levied prior to current year	27 71	
Total unpaid assessments ...		\$162 12
Furniture, fixtures and safes, \$90.00; supplies, \$15.00		105 00
Deduct total assets not admitted		<u>267 12</u>
Total admitted assets		<u><u>\$1,018 21</u></u>

LIABILITIES.

Amount due for salaries and commissions	\$2 00
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	501	\$917,590 00
Written and renewed during the year ...	142	351,735 00
Total	642	\$1,269,325 00
Deduct those expired and cancelled	125	232,145 00
In force at the end of the year ...	518	\$1,037,180 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	23	\$2,595 00
Losses and claims paid during year	23	2,595 00
Amount of losses paid since organization		\$26,471 45
Average insurance in force per policy		2,0002 00

No. 46.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

BRISTOL, DANE COUNTY.

[Organized or Incorporated April 14, 1875. Commenced business July 14, 1875.]

President, JOS. SCHMITT, Sun Prairie, Wis.
 Secretary, N. S. DAVISON, Sun Prairie, Wis.
 Express office of Secretary: Sun Praire, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year	\$426 86
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INCOME.

Gross premiums on all business written during the year	\$128 35
Policy fees: New, No. 50; fee, \$2.00; amount	100 00
Total collections	\$228 35

Returned on cancellations.....	2 54	
Total premiums and assessments, less deductions	\$225 81	
Assignments, 7 at 50 cts.....	3 50	
Additional insurance	8 50	
Total income during year.....		234 31
Total assets of previous year and income...		\$661 17

DISBURSEMENTS.

Paid for losses, including \$3.00 for losses occurring in previous years	\$362 18	
Salaries paid officials	50 00	
Postage, printing and stationery	4 09	
All other disbursements:		
Administering oaths	1 50	
Adjusting losses	4 15	
Total disbursements		471 92
Balance		\$189 25

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer.	\$189 25
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$25; supplies, \$10	35 00
Gross assets	\$224 25

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$25; supplies, \$10....	35 00
Total admitted assets	\$189 25

LIABILITIES.

Amount of losses due and unpaid.....	\$4 10
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	312	\$862,095 00
Written and renewed during the year...	50	128,345 00
Total	362	\$990,440 00
Deduct those expired and cancelled.....	40	103,120 00
In force at the end of the year...	322	\$887,320 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$3 00
Losses and claims incurred during the year		363 28
Total		\$366 28
Losses and claims paid during year.....		362 18
Losses and claims remaining unpaid Dec. 31, end of year.....		\$4 10
Amount of losses paid since organization.....		\$13,531 00
Average insurance in force per policy.....		2,756 00

No. 47.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

BURLINGTON, RACINE COUNTY.

[Organized or Incorporated September 6, 1875. Commenced business December 1, 1875.]

President, ED. BARRITT, Burlington, Wis.
 Secretary, THEO. JACOBSEN, Burlington, Wis.
 Express office of Secretary: Burlington, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$2,128 61

INCOME.

Gross premiums on all business written during the year.....	\$701 82
Policy fees: New, No. 164; fee, \$1; amount	164 00
Cash received as borrowed money (date borrowed Dec. 27).....	400 00
Total income during year	1,265 82
Total assets of previous year and income ...	\$3,394 43

DISBURSEMENTS.

Paid for losses	\$2,596 55
Agents' compensation:	
Salaries	\$134 58
Policy fees	164 00
Total paid agents	298 58

Postage, printing and stationery....	21 02	
All other disbursements: Adjusters and legal service	123 31	
Total disbursements		3,039 46
Balance		<u>\$354 97</u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$354 97
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$60; supplies, \$40	100 00
Gross assets	<u>\$454 97</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$60; supplies, \$40..	100 00
Total admitted assets.....	<u>\$354 97</u>

LIABILITIES.

Borrowed money unpaid	<u>\$400 00</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	631	\$1,417,050 00
Written and renewed during the year....	164	350,450 00
Total	795	<u>\$1,767,500 00</u>
Deduct those expired and cancelled.....	130	274,165 00
In force at the end of the year....	665	<u>\$1,493,335 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Total	16	\$2,596 55
Losses and claims paid during year....	16	2,596 55
Amount of losses paid since organization.....		<u>\$32,149 94</u>
Average insurance in force per policy.....		2,245 62

No. 49.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

CLARNO, GREEN COUNTY.

[Organized or Incorporated, February 16, 1874. Commenced business March 24, 1874.]

President, GEO. W. EATON, Monroe, Wis.
 Secretary, E. A. HUFFMAN, Monroe, Wis.
 Express office of Secretary: Monroe, Green Co., Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$2,508 45

INCOME.

Gross premiums on all business written during the year	\$1,208 30	
Assessments actually received on current year's assessments	8,301 22	
Assessments actually received on previous years' assessments	582 90	
Policy fees: New, No. 5; fee, 50c; amount	\$2 50	
Renewals: No. 181; fee, 50c; amount	90 50	
Additions: Amount	38 14	
Transfers: No. 23, amt.	11 50	
Total policy fees	142 64	
Total collections	\$10,235 06	
Returned on cancellations	57 60	
Total premiums and assessments, less deductions	\$10,177 46	
Cash received as interest	43 75	
Cash received as borrowed money (date borrowed, Aug. 13, 1913, \$500, Aug. 16, 1913, \$1,000, Sept. 1, 1913, \$500, Oct. 8, 1913, \$500, Oct. 31, 1913, \$1,800	2,300 00	
Cash received from all other sources: Penalty on delinquent amount	51 46	
Total income during year	14,572 67	
Total assets of previous year and income	\$17,081 12	

DISBURSEMENTS.

Paid for losses	\$9,190 93	
Borrowed money (date repaid, Nov. 29, 1913, \$1,800; Dec. 6, 1913, \$2,500	4,300 00	
Interest on borrowed money.....	50 10	
Agents' compensation:		
Commissions	\$613 49	
Salaries	30 00	
Policy fees	104 50	
Total paid agents.....	747 99	
Paid for collection of assessments..	177 68	
Postage, printing and stationery....	26 48	
All other disbursements:		
Levying assessments	25 00	
Adjusting losses	11 00	
Total disbursements	14,529 18	
Balance	\$2,551 94	

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$2,551 94
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$764 73	
Furniture, fixtures and safes, \$25; supplies, \$25	50 00	
Total non-ledger assets.....	814 73	
Gross assets	\$3,366 67	

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$764 73	
Furniture, fixtures and safes, \$25; supplies, \$25	50 00	
Deduct total assets not admitted.....	814 73	
Total admitted assets.....	\$2,551 94	

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	828	\$2,184,752 00
Written and renewed during the year....	186	565,050 00
Total	1014	\$2,749,802 00

Deduct those expired and cancelled.....	183	471,385 00
In force at the end of the year....	833	\$2,278,417 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year.....		\$9,190 93
Losses and claims paid during year.....		9,190 93
Amount of losses paid since organization.....		\$55,514 93
Average insurance in force per policy.....		2,735 00

No. 50.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

DUNN COUNTY.

[Organized or Incorporated October 16, 1875. Commenced business
January 17, 1876.]

President, J. D. MILLAR, Menomonie, Wis., R. 10.
Secretary, E. B. YOUNG, Menomonie, Wis., R. 10.
Express office of Secretary: Menomonie, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$7,161 11

INCOME.

Gross premiums on all business written during the year.....	\$3,435 15	
Assessments actually received on current year's assessments.....	14,450 13	
Assessments actually received on previous years' assessments.....	343 87	
Policy fees and renewals: Amount.	1,133 00	
Total income during year.....		19,362 15
Total assets of previous year and income...		\$26,523 26

DISBURSEMENTS.

Paid for losses	\$13,830 35
Salaries, \$1,025, and fees \$97, paid officials	1,122 00
Agents' compensation: Policy fees.	1,133 00
Paid for collection of assessments....	283 34

Postage, printing and stationery, \$196.10; P. O. box, \$1.80.....	197 90	
Express, telegraph, telephone and ex- change	31 70	
All other disbursements:		
Office rent	80 00	
Advertising	5 60	
Sundries	5 00	
Adjusters' fees, \$309.00; committee of reference, \$14.80	323 80	
Total disbursements		17,012 69
Balance		\$9,510 57

LEDGER ASSETS.

Cash deposited in First Nat'l Bank, Menomonie, Wis., and Schutte & Quilling Bank	\$1,342 53	
Cash belonging to company, in hands of treasurer	924 72	
Bills receivable secured.....	7,243 32	
Total ledger assets		\$9,510 57

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$324 85	
Unpaid assessments lev- ied prior to current year	500 00	
Total unpaid assessments....	\$824 85	
Furniture, fixtures and safes, \$118.75; supplies, \$10.00	128 75	
Total non-ledger assets.....		953 60
Gross assets		\$10,464 17

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments lev- ied during current year prior to Nov. 1.....	\$324 85	
Unpaid assessments lev- ied prior to current year	500 00	
Total unpaid assessments....	\$824 85	
Furniture, fixtures and safes, \$118.75; supplies, \$10.00	128 75	
Deduct total assets not admitted.....		953 60
Total admitted assets		\$9,510 57

LIABILITIES.

Amount of losses due and unpaid.....	\$40 00
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	3014	\$5,450,000 00
Written and renewed during the year....	782	1,552,325 00
Total	3796	\$7,002,325 00
Deduct those expired and cancelled.....	572	1,109,335 00
In force at the end of the year....	3224	\$5,892,990 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$40 00
Losses and claims incurred during the year	131	13,830 35
Total	132	\$13,870 35
Losses and claims paid during year.....	131	13,830 35
Losses and claims remaining unpaid Dec. 31, end of year	1	\$40 00
Amount of losses paid since organization.....		\$184,878 14
Average insurance in force per policy.....		1,827 00

No. 51.

FARMERS MUTUAL INSURANCE COMPANY,

DOVER AND NORWAY, RACINE COUNTY.

[Organized or Incorporated March 2, 1872. Commenced business
March 2, 1872.]

President, FRANK COX, Kansasville.
Secretary, CHAS. E. APPLE, Waterford, Wis.
Express office of Secretary: Kansasville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year	\$270 38
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INCOME.

Assessments actually received on current year's assessments.....	\$2,442 96	
Renewals: No. 120; fee, \$.02; amount	793 17	
	<hr/>	
Total income during year.....		3,236 13
		<hr/>
Total assets of previous year and income...		\$3,506 57

DISBURSEMENTS.

Paid for losses	\$3,250 87	
Agents' balances charged off	120 00	
Salaries paid officials	65 00	
Paid for collection of assessments...	49 00	
Postage, printing and stationery....	23 00	
All other disbursements:		
Directors' services	21 00	
Adjustment	34 00	
	<hr/>	
Total disbursements		3,562 87
		<hr/>
Balance (Deficit)		\$56 36
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	388	\$1,100,395 00
Written and renewed during the year....	120	362,805 00
	<hr/>	<hr/>
Total	508	\$1,463,200 00
Deduct those expired and cancelled.....	98	266,570 00
	<hr/>	<hr/>
In force at the end of the year....	410	\$1,196,630 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	Amount.
Losses and claims incurred during the year....	\$3,250 87
Losses and claims paid during year.....	3,250 87
	<hr/>
Amount of losses paid since organization.....	\$23,140 22
Average insurance in force per policy.....	2,942 00

No. 52.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

FRANKLIN AND OAK CREEK, MILWAUKEE COUNTY.

[Organized or Incorporated April 28, 1880. Commenced business
May 10, 1880.]

President, PETER JOERG, South Milwaukee, Wis.
Secretary, CHAS. KOEHNE, Oakwood, R. 18.
Express office of Secretary, Oakwood, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year .. \$838 70

INCOME.

Assessments actually received on current year's assessments	\$7,412 18	
Assessments actually received on previous years' assessments	58 19	
Renewals: No. 304; fee, \$2.50; amount	760 00	
	<hr/>	
Total income during year		8,230 37
		<hr/>
Total assets of previous year and income ..		\$9,069 07

DISBURSEMENTS.

Paid for losses	\$7,543 64	
Salaries, \$175, and fees, \$9.12, paid officials	184 12	
Agents' compensation:		
Salaries	\$231 80	
Policy fees	304 00	
	<hr/>	
Total paid agents	535 80	
Postage, printing and stationery	84 95	
All other disbursements:		
By cancellation and double assessments	61 92	
By outstanding pro ratas	129 52	
By unearned premium	2 25	
	<hr/>	
Total disbursements		8,542 20
		<hr/>
Balance		\$526 87
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer.. \$526 87

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$129 52	
Furniture, fixtures and safes, \$90.00; supplies, \$30.00	120 00	
Total non-ledger assets		249 52
Gross assets		<u>\$776 39</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$129 52	
Furniture, fixtures and safes, \$90.00; supplies, \$30.00	120 00	
Deduct total assets not admitted		249 52
Total admitted assets		<u><u>\$526 87</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	926	\$2,422,707 70
Written and renewed during the year ..	304	834,797 75
Total	1,230	<u>\$3,257,505 45</u>
Deduct those expired and cancelled	277	640,516 40
In force at the end of the year ...	<u>953</u>	<u><u>\$2,616,989 05</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	\$7,543 64
Losses and claims paid during year....	...	7,543 64
Amount of losses paid since organization		<u>\$63,766 52</u>
Average insurance in force per policy.....		<u>2,746 00</u>

No. 53.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

GENEVA, WALWORTH COUNTY.

[Organized or Incorporated February, 1876. Commenced business
April, 1876.]President, JAS. G. ALLEN, Lake Geneva, Wis.
Secretary, JAS. E. BRITT, Springfield, Wis.
Express office of Secretary, Springfield, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$137 57

INCOME.

Gross premiums on all business written during the year	\$511 97	
Assessments actually received on current year's assessments	2,467 35	
Assessments actually received in previous years' assessments	658 33	
Policy fees: New, No. 211; fee, \$1; amount	211 00	
	<hr/>	
Total collections	\$3,848 65	
Returned on cancellations	16 76	
	<hr/>	
Total premiums and assessments, less deductions	\$3,831 89	
Cash received as borrowed money (date borrowed Dec. 31, 1913) ..	1,105 00	
Returned on loss	10 00	
	<hr/>	
Total income during year		4,946 89
		<hr/>
Total assets of previous year and income ..		\$5,084 46

DISBURSEMENTS.

Paid for losses	\$3,619 92
Borrowed money (date repaid Dec. 31, 1913)	664 11
Interest on borrowed money	62 75
Salaries paid officials	160 70
Agents' compensation:	
Commissions	\$158 18
Policy fees	211 00
	<hr/>
Total	369 18

Postage, printing and stationery . . .	68 20	
Express, telegraph, telephone and exchange	2 00	
All other disbursements:		
Rent, two years	82 00	
Returned on over payment	15 30	
Expenses, two delegates to Madison	16 72	
Due State Assn.	2 00	
	<hr/>	
Total disbursements		5,062 88
Balance		<u>\$21 58</u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$21 58
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$331 65	
Supplies	10 00	
	<hr/>	
Total non-ledger assets		341 65
Gross assets		<u>\$363 23</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$331 65	
Supplies	10 00	
	<hr/>	
Deduct total assets not admitted		341 65
Total admitted assets		<u>\$21 58</u>

LIABILITIES.

Borrowed money unpaid	<u>\$1,440 89</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	840	\$1,866,927 50
Written and renewed during the year . . .	211	530,970 00
	<hr/>	
Total	1,051	\$2,397,897 50
Deduct those expired and cancelled	217	453,955 00
	<hr/>	
In force at the end of the year . . .	834	<u>\$1,943,942 50</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	25	\$3,619 92
Losses and claims paid during year.....	25	3,619 92
		<hr/>
Amount of losses paid since organization		\$75,019 55
Average insurance in force per policy.....		2,330 84

No. 54.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

GREENFIELD, MILWAUKEE COUNTY.

[Organized June 15, 1878. Commenced business June 22, 1878.]

President, J. H. COOPER, Wauwatosa, Wis., R. 14.
 Secretary, JOSEPH ZINGSHEIM, West Allis, Wis., R. 4.
 Express office of Secretary, West Allis, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,107 23

INCOME.

Gross premiums on all business written during the year	\$700 62
Assessments actually received on current year's assessments	6,885 06
Assessments actually received on previous years' assessments	80
Policy fees: New, No. 33; fee, \$1.50; amount ..	\$49 50
Renewals: No. 148; fee, \$1.50; amount	222 00
Transfers: No. 12; fee, 50c; amount	6 00
Total policy fees	277 50
Total collections	\$7,863 98
Returned on cancellations	18 63
Total premiums and assessments, less deductions	\$7,845 35

Cash received as interest	21 33	
Cash received as borrowed money (date borrowed Dec. 31, 1913) ..	500 00	
	<hr/>	
Total income during year		8,366 68
		<hr/>
Total assets of previous year and income ..		\$9,473 91

DISBURSEMENTS.

Paid for losses	\$8,196 17	
Salaries paid officials	457 90	
Agents' compensation: Policy fees ..	277 50	
Postage, printing and stationery ...	101 80	
All other disbursements:		
Dr. M. W. Brach for professional services	2 00	
Returned erroneous assessments ..	8 34	
2 per cent on all moneys in treas- ury during the year	184 30	
	<hr/>	
Total disbursements		9,228 01
		<hr/>
Balance		\$245 90
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in First National Bank of Milwau- kee, Wis.	\$245 90
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NON-LEDGER ASSETS.

Safe	50 00	
	<hr/>	
Gross assets		\$295 90

DEDUCT ASSETS NOT ADMITTED.

Safe	50 00	
	<hr/>	
Total admitted assets		\$245 90
		<hr/> <hr/>

LIABILITIES.

Unearned premiums due and not called for	\$7 18	
Loan made Dec. 31, 1913, due Dec. 31, 1914, with interest at 6 per cent	500 00	
	<hr/>	
Total liabilities		\$507 18
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	652	\$1,282,466 65
Written and renewed during the year....	181	341,310 00
Total	833	\$1,623,776 65
Deduct those expired and cancelled	181	341,310 00
In force at the end of the year ..	652	\$1,282,466 65

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	35	\$8,203 35
Losses and claims paid during year	34	8,196 17
Losses and claims remaining unpaid Dec. 31, end of year	1	\$7 18
Amount of losses paid since organization		\$38,131 74
Average insurance in force per policy		1,966 97

No. 55.

FARMERS MUTUAL TOWN INSURANCE COMPANY,

GROVER, MARINETTE COUNTY.

[Organized or Incorporated, October 27, 1888. Commenced business February 11, 1889.]

President, HENRY EHLERS, Coleman, Wis.
Secretary, HENRY STREHLAU, Peshtigo, Wis.
Express office of Secretary: Peshtigo, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$2,770 89

INCOME.

Gross premiums on all business written during the year	\$4,183 25
Policy fees: New, No. 29; fee, \$1.50; amount	\$43 50
Renewals: No. 186; fee, \$1.50; amount...	279 00

Additions: No. 49, fee, \$1.00; amount	49 00	
Total policy fees	371 50	
Total collections	\$4,554 75	
Returned on cancellations	96 61	
Total premiums and assessments, less deductions	\$4,458 14	
Cash received as interest	162 94	
Cash received as borrowed money (date borrowed Nov. 5th, 1913)..	1,886 00	
Total income during year		6,507 08
Total assets of previous year and income..		\$9,277 97

DISBURSEMENTS.

Paid for losses, including \$750.00 for losses occurring in previous years	\$5,519 00	
Borrowed money (date repaid, July 1st, 1913)	1,500 00	
Interest on borrowed money	57 10	
Salaries, \$175.00, and fees, \$86.92, paid officials	261 92	
Agents' compensation: Policy fees.	371 50	
Paid for collection of notes	20 50	
Postage, printing and stationery...	28 16	
All other disbursements: Finance committee \$4.50, loss adjusters, \$86.00, recording, 50c, directors, \$54.00, witness and sheriff fees, \$16.09	161 09	
Total disbursements		7,919 27
Balance		\$1,358 70

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$4 13	
Mortgage loans on real estate, first liens	700 00	
Bills receivable secured	654 57	
Total ledger assets		\$1,358 70

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$5; supplies, \$10....		15 00
Gross assets		\$1,373 70

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$5; supplies, \$10...	15 00
Total admitted assets	<u>\$1,358 70</u>

LIABILITIES.

Amount of losses due and unpaid . . .	\$885 00
Amount of losses adjusted, not due..	<u>337 00</u>
Total amount of unpaid losses.....	\$1,222 00
Borrowed money unpaid	<u>1,886 00</u>
Total liabilities	<u><u>\$3,108 00</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1122	\$1,878,476 00
Written and renewed during the year....	<u>215</u>	<u>403,042 00</u>
Total	1337	\$2,281,518 00
Deduct those expired and cancelled.....	<u>215</u>	<u>380,681 00</u>
In force at the end of the year....	<u><u>1122</u></u>	<u><u>\$1,900,837 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	2	\$1,610 00
Losses and claims incurred during the year	<u>31</u>	<u>5,131 00</u>
Total	33	\$6,741 00
Losses and claims paid during year.....	<u>29</u>	<u>5,519 00</u>
Losses and claims remaining unpaid Dec. 31, end of year	4	\$1,222 00
Amount of losses paid since organization		\$55,260 80
Average insurance in force per policy.....		<u>1,694 14</u>

No. 56.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

HARMONY, ROCK COUNTY.

[Organized or Incorporated June, 1872. Commenced business
July, 1872.]President, GEO. R. BARKER, Janesville, Wis.
Secretary, WM. A. McEWAN, Milton Junction, Wis.
Express office of Secretary: Milton Junction, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$1,536 23

INCOME.

Gross premiums on all business written during the year 1913.....	\$1,226 23	
Assessments actually received on current years' assessments.....	3,501 96	
Assessments actually received on previous years' assessments.....	18 63	
Policy fees: New, No. 256; fee \$1.50; amount	\$384 00.	
Transfers: No. 35; fee, 50c; amount.....	17 50	
Total fees.....	401 50	
Total collections.....	\$5,148 32	
Paid for reinsurance ...	\$47 15	
Returned on cancellations	78 37	
Total deductions.....	125 52	
Total income during year.....	5,022 80	
Total assets of previous year and income..	\$6,559 70	

DISBURSEMENTS.

Paid for losses.....	\$4,000 00
Paid for fire department taxes.....	24 89
Salaries, \$410, and fees, \$161.21, paid officials.....	571 21
Agents compensation: Policy fees..	384 00
Paid for collection of assessments...	33 94
Postage, printing and stationery....	59 60

All other disbursements: Dues to State Association of Mutual Ins. Co.	2 00
Total disbursements	5,057 78
Balance	<u>\$1,483 92</u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$1,483 92
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NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year	\$24 21
Furniture, fixtures and safes, \$250 supplies, \$25	275 00
Total non-ledger assets.....	299 21
Gross assets	<u>\$1,783 13</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during cur- rent year prior to Nov. 1.....	\$24 21
Furniture, fixtures and safes, \$250; supplies, \$25	275 00
Deduct total assets not admitted.....	299 21
Total admitted assets.....	<u>\$1,483 92</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,027	\$2,314,699 00
Written and renewed during the year....	256	604,319 00
Total	1,283	\$2,919,018 00
Deduct those expired and cancelled.....	238	486,468 04
In force at the end of the year....	<u>1,045</u>	<u>\$2,432,549 96</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	27	\$4,000 14
Losses and claims paid during year.....	27	4,000 14
Amount of losses paid since organization.....		<u>\$62,113 48</u>
Average insurance in force per policy.....		<u>2,326 84</u>

No. 57.

***FARMERS MUTUAL FIRE INSURANCE COMPANY,**

JOHNSTOWN, ROCK COUNTY.

[Organized or Incorporated Aug. 8, 1875. Commenced business
Sept. 13, 1875.]President, J. I. HAIGHT, Avalon.
Secretary, P. J. McFARLANE, Milton.
Express office of Secretary, Milton.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$270 12

INCOME.

Gross premiums on all business written during the year.....	\$164 75	
Assessments actually received on current year's assessments.....	1,489 66	
Policy fees: New, No. 4; fee, \$1.00; amount...	\$4 00	
Renewals: No. 30; fee, \$1.00; amount	30 00	
Transfers: No. 6; fee, \$0.00; amount	3 00	
Total policy fees.....	37 00	
Total income during year.....	1,691 41	
Total assets of previous year and income	\$1,961 53	

DISBURSEMENTS.

Paid for losses.....	\$1,851 00	
Salaries, \$25.00, and fees, \$47.35, paid officials	72 35	
Agents compensation: Policy fees..	37 00	
Paid for collection of assessments...	29 20	
Postage, printing and stationery....	9 45	
All other disbursements:		
Hall rent	2 50	
Notary public	50	
Total disbursements	2,002 00	
Balance (deficit)	\$40 47	

*Reinsured in Mutual Town Ins. Co., Lima and Johnstown.

LIABILITIES.

Amount due for salaries and commissions.....	\$40 47
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	166	\$367,616 00
Written and renewed during the year....	34	82,375 00
Total	200	\$449,991 00
Deduct those expired and cancelled.....	40	82,113 00
In force at the end of the year....	160	\$367,878 00

LOSSES AND CLAIMS.

Losses and claims incurred during the year	5	\$1,851 00
Expired and cancelled.....	5	1,851 00
Amount of losses paid since organization.....		\$12,678 20
Average insurance in force per policy.....		2,299 23

No. 58.

*FARMERS MUTUAL INSURANCE COMPANY,

KOSHKONONG AND COLDSRING, ROCK COUNTY.

[Organized or Incorporated Oct. 28, 1873. Commenced business
Oct. 28, 1873.]

President, J. W. COOPER, Whitewater.
Secretary, J. P. GALLAWAY, Ft. Atkinson.
Express office of Secretary, Ft. Atkinson.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year	\$457 62
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INCOME.

Assessments actually received on cur- rent year's assessments.....	\$5,178 48
Policy fees: New, No. 7; fee, \$1.50; amount...	\$10 50

*Discontinued business.

Renewals: No. 20; fee, \$1.50; amount	30 00	
Total policy fees.....		40 50
Total income during year.....		5,218 98
Total assets of previous year and income		<u>\$5,676 60</u>

DISBURSEMENTS.

Paid for losses, including \$35 for losses occurring in previous years..	\$5,007 21	
Agents' compensation:		
Commissions	\$138 00	
Salaries	49 00	
Policy fees	27 00	
Total paid agents.....		214 00
Postage, printing and stationery....		13 04
All other disbursements: Auto and livery		28 50
W. D. Hoard Co., printing and ad- vertising		15 55
Democrat Co.		1 40
Hall for special meeting.....		3 00
Sec. for annual report of 12.....		6 00
Total disbursements		<u>5,288 70</u>
Balance		<u><u>\$387 90</u></u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$387 90
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NON-LEDGER ASSETS.

Unpaid assessments levied during cur- rent year prior to Nov. 1.....	79 74
Gross assets	<u>\$467 64</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year....	79 74
Total admitted assets.....	<u><u>\$387 90</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	190	\$511,207 00
Written and renewed during the year....	27	63,055 00
Total	<u>217</u>	<u>\$574,262 00</u>
Deduct those expired and cancelled.....	.....	<u><u>574,262 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$35 00
Losses and claims incurred during the year	6	4,972 21
Total	7	\$5,007 21
Losses and claims paid during year.....		5,007 21

No. 59.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

LEWISTON, DOUGLAS AND NEW HAVEN, COLUMBIA COUNTY.

[Organized or Incorporated April 16, 1895. Commenced business
April 16, 1895.]

President, FREDERICK DAVIS, Portage.
Secretary, J. L. GAY, Briggsville.
Express office of Secretary, Endeavor.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$249 16

INCOME.

Assessments actually received on current year's assessments.....	\$2,300 28	
Assessments actually received on previous years' assessments.....	118 08	
Policy fees: New, No. 14; fee, \$1.50; amount...	\$21 00	
Renewals: No. 112; fee, \$1.50; amount	168 00	
Total policy fees.....	189 00	
Cash received as borrowed money (date borrowed, May).....	900 00	-
Total income during year.....		3,507 36
Total assets of previous year and income		\$3,756 52

DISBURSEMENTS.

Paid for losses.....	\$1,738 58
Borrowed money (date repaid, Dec. 31)	900 00
Interest on borrowed money.....	38 00

Salaries, \$105.00, and fees, \$25.00,		
paid officials	130 00	
Agents compensation: Policy fees..	126 00	
Paid for collections of assessments...	49 88	
Postage, printing and stationery....	42 15	
All other disbursements:		
Hall rent	3 00	
Director per diem.....	88 50	
	<hr/>	
Total disbursements		3,116 11
		<hr/>
Balance		\$640 41
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in Endeavor State bank.....	640 41
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NON-LEDGER ASSETS.

Unpaid assessments levied on or after		
Nov. 1, of current year.....	\$83 50	
Furniture, fixtures and safes, \$40.00;		
supplies, \$10.00	50 00	
	<hr/>	
Total non-ledger assets.....		133 50
		<hr/>
Gross assets		\$773 91

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during cur-		
rent year prior to Nov. 1.....	\$83 50	
Furniture, fixtures and safes, \$40.00;		
supplies, \$10.00	50 00	
	<hr/>	
Deduct total assets not admitted.....		133 50
		<hr/>
Total admitted assets.....		\$640 41
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of		
the preceding year	633	\$1,151,485 00
Written and renewed during the year....	126	248,960 00
	<hr/>	<hr/>
Total	759	\$1,400,445 00
Deduct those expired and cancelled.....	124	215,685 00
	<hr/>	<hr/>
In force at the end of the year....	635	\$1,184,760 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	17	\$1,738 58
Losses and claims paid during the year...	17	1,738 58
	<hr/>	<hr/>
Amount of losses paid since organization.....		\$22,708 00
Average insurance in force per policy.....		1,865 00

No. 60.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

MARCELLON, COLUMBIA COUNTY.

[Organized or Incorporated June 21, 1889. Commenced business
August 11, 1889.]President, THOMAS KEARNS, Montello, Wis., R. 1.
Secretary, J. B. JERRED, Portage, Wis., R. 1.
Express office of Secretary, Pardeeville, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$394 39

INCOME.

Gross premiums on all business written during the year.....	\$112 32	
Assessments actually received on current year's assessments.....	5,258 57	
Renewals: No. 155; fee, \$1.50; amount	232 50	
	<hr/>	
Total collections	\$5,603 39	
Returned on cancellations.....	17 95	
	<hr/>	
Total income during year.....		5,585 44
		<hr/>
Total assets of previous year and income		\$5,979 83

DISBURSEMENTS.

Paid for losses.....	\$3,930 68	
Salaries paid officials.....	85 00	
Agents compensation: Policy fees..	155 00	
Postage, printing and stationery....	34 51	
All other disbursements: Postal cards, \$20.03; treasurer for making report to collector of internal revenue, \$1.44, and for making report to county clerk, \$300; hall rent, \$5.00; directors' services, \$62.00; adjusting losses, \$53.50; secretary's salary for making out two assessments, \$46.00; expense of delegate to state insurance convention (1913), \$10.00.....	200 97	
	<hr/>	
Total disbursements		4,406 16
		<hr/>
Balance		<u><u>\$1,573 67</u></u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$1,573 67
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$124 54
Unpaid assessments levied prior to current year	8 66
Furniture, fixtures and safes, \$18.00; supplies, \$8.00	26 00
Other items: Premiums due company	5 10
<u>Total non-ledger assets.....</u>	<u>164 30</u>
Gross assets	<u>\$1,737 97</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$124 54
Unpaid assessments levied prior to current year	8 66
Furniture, fixtures and safes, \$18.00; supplies, \$8.00	26 00
Other items: Premium due company	5 10
<u>Deduct total assets not admitted.....</u>	<u>164 30</u>
Total admitted assets	<u><u>\$1,573 67</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	657	\$1,326,840 00
Written and renewed during the year....	155	343,933 50
<u>Total</u>	<u>812</u>	<u>\$1,670,773 50</u>
Deduct those expired and cancelled.....	157	281,079 50
<u>In force at the end of the year....</u>	<u>655</u>	<u>\$1,389,694 50</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	26	\$3,930 68
Losses and claims paid during the year...	26	3,930 68
<u>Amount of losses paid since organization.....</u>		<u>\$21,570 25</u>
Average insurance in force per policy.....		2,121 61

No. 61.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

TOWN OF MUKWONAGO, WAUKESHA COUNTY.

[Organized or Incorporated Jan., 1874. Commenced business
Feb. 14, 1874.]President, W. H. STOCKMAN, Mukwonago, Wis.
Secretary, E. A. GOODMAN, Mukwonago, Wis.
Express office of Secretary, Mukwonago, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$124 15

INCOME.

Gross premiums on all business written during the year	\$873 24	
Assessments actually received on current year's assessments	4,159 72	
Assessments actually received on previous year's assessments	55	
Policy fees: New, No. 34; fee, \$1.50; amount	\$51 00	
Renewals: No. 260; fee, \$1.50; amount	390 00	
Total policy fees	441 00	
Total collections	\$5,474 51	
Returned on cancellations	78 26	
Total premiums and assessments, less deductions	\$5,206 25	
Cash received as interest	18 75	
Cash received as borrowed money (date borrowed, Jan. 7, 1913)	1,050 00	
Total income during year	6,465 00	
Total assets of previous year and income	\$6,589 15	

DISBURSEMENTS.

Paid for losses, including \$930 for losses occurring in previous year . .	\$3,282 12
Borrowed money (date repaid, Feb. 27, 1913	1,550 00
Interest on borrowed money	24 42
Salaries paid officials	481 00

Agents compensation:

Policy fees	441 00	
Paid for collection of assessments.	83 19	
Postage, printing and stationery....	49 54	
All other disbursements: Assess- ment roll Feb. 27, 1913.....	35 00	
	<hr/>	
Total disbursements		5,946 27
		<hr/>
Balance		\$642 88
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..		\$642 88
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NON-LEDGER ASSETS.

Unpaid assessments levied during cur- rent year prior to Nov. 1.....	\$39 56	
Furniture, fixtures and safes, \$75.00; supplies, \$25.00	100 00	
	<hr/>	
Total non-ledger assets.....		139 56
		<hr/>
Gross assets		\$782 44

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during cur- rent year prior to Nov. 1.....	\$39 56	
Furniture, fixtures and safes, \$75.00; supplies, \$25.00	100 00	
	<hr/>	
Deduct total assets not admitted		139 56
		<hr/>
Total admitted assets.....		\$642 88
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,328	\$2,005,081 00
Written and renewed during the year....	294	436,621 00
	<hr/>	
Total	1,622	\$2,441,702 00
Deduct those expired and cancelled.....	299	385,555 00
	<hr/>	
In force at the end of the year....	1,323	\$2,056,147 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	1	\$930 00
Losses and claims incurred during the year	26	2,352 12
	<hr/>	
Total	27	\$3,282 12
Losses and claims paid during year....	27	3,282 12
	<hr/>	
Amount of losses paid since organization.....		\$45,187 85
Average insurance in force per policy.....		1,554 00

No. 62.

FARMERS MUTUAL INSURANCE COMPANY,

NEWARK, ROCK COUNTY.

[Organized or Incorporated March, 1874. Commenced business
May, 1874.]

President, T. A. TOLLEFSEN, Orfordsville, Wis., R. 24.
Secretary, E. H. SKINNER, Beloit, Wis., 755 9th St.
Express office of Secretary: Beloit, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$917 74

INCOME.

Gross premiums on all business written during the year	\$432 57	
Assessments actually received on current year's assessments.....	7,397 63	
Assessments actually received on previous years' assessments	1,291 89	
Policy fees: New, No. 44; fee, \$1.50; amount	\$66 00	
Renewals: No. 140; fee, \$1.00; amount	140 00	
Additions: Amount	43 42	
		<hr/>
Total policy fees	249 42	
		<hr/>
Total collections	\$9,371 51	
Returned on cancellations.....	7 92	
		<hr/>
Total premiums and assessments, less deductions	\$9,363 59	
Cash received as borrowed money (date borrowed Feb. 22, 1913, Sept. 15, 1913)	3,000 00	
		<hr/>
Total income during year	12,363 59	
		<hr/>
Total assets of previous year and income..	\$13,281 33	

DISBURSEMENTS.

Paid for losses, including \$2,861.00 for losses occurring in previous years	\$8,414 14
Borrowed money (date repaid June and December)	3,000 00
Interest on borrowed money.....	49 17

Agents' compensation: Policy fees.	184 00	
Paid for collection of assessments . . .	173 77	
Postage, printing and stationery...	64 00	
Express, telegraph, telephone and exchange	1 50	
All other disbursements:		
Committee and adjusting	128 25	
Secretary to convention.....	7 00	
Hall rent and fire department....	9 00	
Treasurer collecting assessment, \$129.00; agents, \$163.00; refund on assessment, \$1.75	361 75	
Total disbursements		12,399 58
Balance		\$881 75

LEDGER ASSETS.

Cash deposited in banks	\$740 00	
Agents' balances representing business written prior to Oct. 1, 1913	141 75	
Total ledger assets.....		\$881 75

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$477 12	
Furniture, fixtures and safes, \$50; supplies, \$5.00	55 00	
Total non-ledger assets.....		532 12
Gross assets		\$1,413 87

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$477 12	
Agents' balances representing business written prior to Oct. 1, 1913	141 75	
Furniture, fixtures and safes, \$50.00; supplies, \$5.00	55 00	
Deduct total assets not admitted.....		673 87
Total admitted assets		\$740 00

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	809	\$1,980,000 00
Written and renewed during the year...	184	432,577 00
Total	993	\$2,412,577 00

Deduct those expired and cancelled....	132	331,604 00
In force at the end of the year..	861	\$2,080,973 00

LOSSES AND CLAIMS.

	Amount.
Losses and claims unpaid Dec. 31 of previous year	\$2,866 00
Losses and claims incurred during the year.....	5,548 14
Total	\$8,414 14
Losses and claims paid during year.....	8,414 14

No. 63.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

NEW BERLIN, WAUKESHA COUNTY.

[Organized or Incorporated April 4, 1874. Commenced business
May 25, 1874.]

President, MORITZ H. MUELLER, Waukesha, Wis., R. 6.
Secretary, WILLIAM LOOMIS, West Allis, Wis., R. 4.
Express office of Secretary: West Allis, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$843 36

INCOME.

Gross premiums on all business written during the year.....	\$256 31
Assessments	1,595 46
Renewals: No. 86; fee, \$1.00; amount	86 00
Total collections	\$1,937 77
Returned on cancellations	13 71
Total premiums and assessments, less deductions	\$1,924 06
Cash received as borrowed money (date borrowed July 1, 1913)...	750 00
Total income during year	2,674 06
Total assets of previous year and income..	\$3,517 42

DISBURSEMENTS.

Paid for losses	\$2,372 85	
Borrowed money (date repaid Oct. 28, 1913)	750 00	
Interest on borrowed money.....	11 25	
Salaries paid officials	151 27	
Paid for collection of assessments..	31 29	
Postage, printing and stationery....	19 90	
	<hr/>	
Total disbursements		3,336 56
		<hr/>
Balance		\$180 86
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer.	\$180 86
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	7 17
	<hr/>
Gross assets	\$188 03

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	7 17
	<hr/>
Total admitted assets	\$180 86
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	390	\$763,411 00
Written and renewed during the year...	86	195,185 00
	<hr/>	<hr/>
Total	476	\$958,596 00
Deduct those expired and cancelled.....	91	165,215 00
	<hr/>	<hr/>
In force at the end of the year..	385	\$793,381 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	9	\$2,372 85
Losses and claims paid during year.....	9	2,372 85
	<hr/>	<hr/>
Amount of losses paid since organization.....		\$28,582 50
Average insurance in force per policy		2,060 75

No. 64.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

OTSEGO, COLUMBIA COUNTY.

[Organized or Incorporated February 21, 1876. Commenced business February 21, 1876.]

President, THEO. HENTON, Doylestown, Wis.
 Secretary, C. W. GORMAN, Wyocena, Wis.
 Express office of Secretary: Wyocena, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$1,091 23

INCOME.

Gross premiums on all business written during the year.....	\$410 35	
Assessment actually received on current year's assessment	4,529 78	
Assessments actually received on previous years' assessments	5 00	
Policy fees: New, No. 184; fee \$1; amount	184 00	
	<hr/>	
Total collections	\$5,129 13	
Cash received as borrowed money (date borrowed July 21).....	1,500 00	
	<hr/>	
Total income during year.....		6,629 13
		<hr/>
Total assets of previous year and income..		\$7,720 36

DISBURSEMENTS

Paid for losses	\$2,776 00
Paid for fire department taxes.....	17
Borrowed money (date repaid Oct. 24)	1,500 00
Interest on borrowed money.....	23 25
Agents' compensation: Policy fees.	184 00
Paid for collection of assessments..	90 00
Postage, printing and stationery...	26 42

All other disbursements:

Directors	70 00
Secretary	92 25
Adjusters	75 00
Hall rent \$2; legal services \$5....	7 00
Expenses of delegate to state convention	9 00

Total disbursements	4,853 09
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Balance	\$2,867 27
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LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$2,867 27
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$47 10
Furniture, fixtures and safes, \$30; supplies, \$20	50 00

Total non-ledger assets.....	97 10
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Gross assets	\$2,964 37
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DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$47 10
Furniture, fixtures and safes, \$30; supplies, \$20	50 00

Deduct total assets not admitted.....	97 10
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Total admitted assets	\$2,867 27
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	714	\$1,481,455 00
Written and renewed during the year...	184	396,215 00
Total	898	\$1,877,670 00
Deduct those expired and cancelled.....	186	337,435 00
In force at the end of the year...	712	\$1,540,235 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	37	\$2,776 00
Losses and claims paid during year.....	37	2,776 00
Amount of losses paid since organization.....		\$43,061 80
Average insurance in force per policy.....		2,163 25

No. 65.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

RIPON, FOND DU LAC COUNTY.

[Organized or Incorporated March 26, 1874. Commenced business
March 26, 1874.]President, GEO. S. CURRIER, Ripon, Wis.
Secretary, F. E. JONES, Brandon, Wis.
Express office of Secretary: Brandon, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$3,171 38

INCOME.

Gross premiums on all business written during the year.....	\$1,214 60	
Assessments actually received on current year's assessments	2,831 70	
Policy fees: Amount	272 00	
	<hr/>	
Total collections	\$4,318 30	
Returned on cancellations.....	129 44	
	<hr/>	
Total income during the year		4,188 86
		<hr/>
Total assets of previous year and income..		\$7,360 24

DISBURSEMENTS.

Paid for losses	\$3,977 70	
Salaries paid officials	327 00	
Agents compensation:		
Commissions	\$56 63	
Policy fees	272 00	
	<hr/>	
Total paid agents	328 63	
Postage, printing and stationery.....	111 05	
All other disbursements:		
Adjusting losses	6 00	
Hall rent	6 00	
	<hr/>	
Total disbursements		4,756 38
		<hr/>
Balance		\$2,603 86
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer. \$2,603 86

NON-LEDGER ASSETS.

Furniture, fixtures and safes.....	25 00
Gross assets	<u>\$2,628 86</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	25 00
Total admitted assets	<u><u>\$2,603 86</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1054	\$2,738,658 00
Written and renewed during the year..	272	809,380 00
Total	1326	<u>\$3,548,038 00</u>
Deduct those expired and cancelled.....	275	631,770 00
In force at the end of the year..	<u>1051</u>	<u><u>\$2,916,268 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	23	\$3,977 70
Losses and claims paid during year.....	23	3,977 70
Amount of losses paid since organization.....		<u>\$70,779 70</u>
Average insurance in force per policy.....		2,774 00

No. 67.

FARMERS MUTUAL TOWN INSURANCE COMPANY,

DOUGLAS AND WASHBURN COUNTIES.

[Organized or Incorporated July 30, 1908. Commenced business
July 30, 1908.]

President, E. B. RHODA, Poplar, Wis.
Secretary, P. A. GLASS, Bennett, Wis.
Express office of Secretary: Bennett, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$25 40

INCOME.

Gross premiums on all business written during the year	\$31 29	
Assessments actually received on current year's assessments	1,047 91	
Assessments actually received on previous years' assessments	1 95	
Policy fees	34 73	
Cash received as borrowed money..	375 00	
Penalty on delinquent assessment..	2 56	
	<hr/>	
Total income during year		1,493 44
		<hr/>
Total assets of previous year and income ..		\$1,518 84

DISBURSEMENTS.

Paid for losses	\$860 00	
Borrowed money (date repaid April 12, 1913)	358 80	
Interest on borrowed money	47 85	
Salaries paid officials	151 83	
Agents' compensation: Policy fees.	6 00	
Postage, printing and stationery....	18 87	
Express, telegraph, telephone and exchange	6 80	
All other disbursements:		
Fine for delinquent corporation tax report	10 00	
Audit books	15 00	
Hall rent	2 50	
Officers' traveling expense	26 20	
	<hr/>	
Total disbursements		1,503 85
		<hr/>
Balance		\$14 99
		<hr/> <hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$14 99
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$441 35	
Unpaid assessments levied prior to current year	324 19	
	<hr/>	
Total unpaid assessments ...	\$765 54	
Supplies	20 00	
Other items: Neostyle	10 00	
	<hr/>	
Total non-ledger assets.....		795 54
		<hr/>
Gross assets		\$810 53

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$441 35	
Unpaid assessments levied prior to current year	324 19	
	<hr/>	
Total unpaid assessments ..	\$765 54	
Supplies	20 00	
Other items: Neostyle	10 00	
	<hr/>	
Deduct total assets not admitted.....		795 54
		<hr/>
Total admitted assets		\$14 99
		<hr/> <hr/>

LIABILITIES.

Amount of losses due and unpaid.....		\$140 00
Amount due for salaries and commissions.....		178 34
Borrowed money unpaid		375 00
Superior Telegram, printing.....		2 10
Superior Tidende, printing		4 25
		<hr/>
Total liabilities		\$699 69
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	197	\$167,186 00
Written and renewed during the year....	10	11,485 00
	<hr/>	<hr/>
Total	207	\$178,671 00
Deduct those expired and cancelled.....	25	21,531 00
	<hr/>	<hr/>
In force at the end of the year....	182	\$157,140 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$1,000 00
Losses and claims paid during year.....	1	860 00
	<hr/>	<hr/>
Losses and claims remaining unpaid Dec. 31, end of year.....	1	\$140 00
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization.....		\$3,902 50
Average insurance in force per policy.....		863 40

No. 68.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

SPRING PRAIRIE, WALWORTH COUNTY.

[Organized or Incorporated March 10, 1873. Commenced business
April 10, 1873.]

President, FRED DIKE, Elkhorn, Wis., R. 4.
Secretary, FRED HEMSTREET, Elkhorn, Wis., R. 4.
Express office of Secretary: Elkhorn, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$278 20

INCOME.

Gross premiums on all business written during the year 1913.....	\$380 64	
Assessments actually received on current year's assessments.....	6,208 74	
Policy fees: Renewals: No. 154; fee, \$1.00; amount.....	154 00	
Cash received as borrowed money...	1,500 00	
Total income during year.....	8,243 38	
Total assets of previous year and income....	\$8,521 58	

DISBURSEMENTS.

Paid for losses.....	\$4,313 15	
Borrowed money	2,000 00	
Interest on borrowed money.....	38 81	
Salaries paid officials.....	117 00	
Agents compensation: Policy fees..	154 00	
Paid for collection of assessments...	124 16	
Postage, printing and stationery....	36 47	
Express, telegraph, telephone and exchange	1 75	
All other disbursements:		
Janitor	1 00	
Notaries fees	1 00	
Director's services	84 00	
Total disbursements	6,871 34	
Balance	\$1,650 24	

LEDGER ASSETS.

Cash deposited in First Nat. Elkhorn; State Bank of Honey Creek; State Bank of Lyons; Merchants' Bank, Burlington	\$1,650 24
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NON-LEDGER ASSETS.

Unpaid assessments levied on or after Nov. 1, of current year.....	\$296 52	
Unpaid assessments levied during current year prior to Nov. 1..	34 40	
<u>Total unpaid assessments....</u>	<u>\$331 00</u>	
Furniture, fixtures and safes.....	50 00	
<u>Total non-ledger assets.....</u>		<u>381 00</u>
<u>Gross assets</u>		<u>\$2,031 24</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$34 48	
Unpaid assessments prior to current year.....	296 52	
<u>Total unpaid assessments....</u>	<u>\$331 00</u>	
Furniture, fixtures and safes.....	50 00	
<u>Deduct total assets not admitted.....</u>		<u>381 00</u>
<u>Total admitted assets.....</u>		<u>\$1,650 24</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	682	\$1,176,382 00
Written and renewed during the year....	154	341,665 00
<u>Total</u>	<u>836</u>	<u>\$1,518,047 00</u>
Deduct those expired and cancelled.....	178	312,985 00
<u>In force at the end of the year....</u>	<u>658</u>	<u>\$1,205,062 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	24	\$4,313 15
Losses and claims paid during year	24	4,313 15
<u>Amount of losses paid since organization.....</u>		<u>\$42,983 48</u>
<u>Average insurance in force per policy.....</u>		<u>1,805 48</u>

No. 69.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

SUGAR CREEK, WALWORTH COUNTY.

[Organized or Incorporated Feb. 1, 1873. Commenced business
March 1, 1873.]President, J. E. SANDERDALE, Elkhorn.
Secretary, JAMES PARSONS, Elkhorn.
Express office of Secretary: Elkhorn.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$976 70

INCOME.

Gross premiums on all business written during the year.....	\$1,104 36	
Assessments actually received on current year's assessments.....	7,265 50	
Policy fees: No. 351; fee, \$1.00; amount... \$351 00		
Transfers: No. 27; fee, \$0.50; amount	13 50	
Total policy fees.....	364 50	
Total collections	\$8,734 36	
Returned on cancellations.....	122 55	
Total premiums and assessments, less deductions	\$8,611 81	
Cash received as borrowed money (date borrowed, Nov. 29, 1913)...	1,500 00	
Total income during year.....	10,111 81	
Total assets of previous year and income	\$11,088 51	

DISBURSEMENTS.

Paid for losses, including \$15.00 for losses occurring in previous year..	\$9,803 92
Paid for fire department taxes.....	21
Salaries, \$397.00, and fees, \$13.50, paid officials	410 50
Agents compensation: Policy fees..	351 00
Paid for collection of assessments...	145 25
Postage, printing and stationery....	68 96

All other disbursements: Committee to adjust losses.....	6 00	
Total disbursements		10,785 84
Balance		<u>\$302 67</u>

LEDGER ASSETS.

Cash deposited in State Bank, Elkhorn.....	\$302 67
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$31 72	
Furniture, fixtures and safes, \$45.00; supplies, \$30.00	75 00	
Total non-ledger assets.....		106 72
Gross assets		<u>\$409 39</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$31 72	
Furniture, fixtures and safes, \$45; supplies, \$30	75 00	
Deduct total assets not admitted.....		106 72
Total admitted assets.....		<u>\$302 67</u>

LIABILITIES.

Amount of losses adjusted, not due (No. 1)	\$500 00	
Amount of losses reported not adjusted (No. 1).....	35 00	
Total amount of unpaid losses.....		\$535 00
Borrowed money unpaid.....		1,500 00
Total liabilities		<u>\$2,035 00</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,340	\$3,665,813 00
Written and renewed during the year....	351	1,034,470 00
Total	1,691	\$4,700,283 00
Deduct those expired and cancelled.....	332	843,235 00
In force at the end of the year....	<u>1,359</u>	<u>\$3,857,048 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$15 00
Losses and claims incurred during the year .....	....	10,323 92
		<hr/>
Total		\$10,338 92
Losses and claims paid during year.....		9,803 92
		<hr/>
Losses and claims remaining unpaid Dec. 31, end of year.....		\$535 00
		<hr/> <hr/>
Amount of losses paid since organization.....		\$116,227 27
Average insurance in force per policy.....		2,838 15

No. 70.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

TROY AND EAST TROY, WALWORTH COUNTY.

[Organized or Incorporated July 3, 1876. Commenced business
Sept. 1, 1876.]

President, ALEXANDER FRASER, Honey Creek.
Secretary, PAUL SCHWARTZ, East Troy.
Express office of Secretary: Troy Center.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$3,082 82

INCOME.

Gross premiums on all business written during the year.....	\$587 34	
Policy fees: New, No. 9; fee, \$1.00; amount....	\$9 00	
Renewals: No. 80; fee, \$1.00; amount	80 00	
		<hr/>
Total policy fees.....	89 00	
		<hr/>
Total collections	\$676 34	
Returned on cancellations.....	33 76	
		<hr/>
Total premiums and assessments, less deductions	\$642 58	
Cash received from all other sources:		
From bank	4 00	
		<hr/>
Total income during year.....		- 646 58
		<hr/>
Total assets of previous year and income		\$3,729 40

DISBURSEMENTS.

Paid for losses.....	\$556 38	
Paid for fire department taxes.....	54	
Salaries, \$38.35, and fees, \$40.00, paid officials	78 35	
Commissions	169 08	
Postage, printing and stationery....	7 80	
Express, telegraph, telephone and ex- change	20	
All other disbursements:		
Rent	10 00	
Record books	40	
		<hr/>
Total disbursements		822 75
		<hr/>
Balance		\$2,906 65
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$2,906 65
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	440	\$1,361,865 00
Written and renewed during the year....	89	293,670 00
		<hr/>
Total	529	\$1,655,535 00
Deduct those expired and cancelled.....	74	205,820 00
		<hr/>
In force at the end of the year....	455	\$1,449,715 00
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	20	\$687 43
Losses and claims paid during year.....	20	687 43
		<hr/>
Amount of losses paid since organization.....		\$29,981 54
Average insurance in force per policy.....		3,186 00

No. 71.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

TOWN OF UNION, ROCK COUNTY.

[Organized or Incorporated Feb. 15, 1874. Commenced business
March 17, 1874.]

President, C. F. MILLER, Evansville, Wis.,
Secretary, W. W. GILLIES, Evansville, Wis.
Express office of Secretary: Evansville, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year† \$2,748 41

INCOME.

Gross premiums on all business written during the year.....	\$3,774 67	
Assessments actually received on current year's assessments.....	6,319 85	
Policy fees: New, No. 288; fee, \$1.00; am't	\$288 00	
Additions: No. 34; fee, \$0.50 to 75c.; amount	17 25	
Transfers: No. 10; fee, \$0.50; amount	5 00	
Total policy fees.....	310 25	
Total collections	\$10,404 77	
Paid for reinsurance....	\$27 77	
Returned on cancellations	406 68	
Total deductions	434 45	
Total premiums and assessments, less deductions	\$9,970 32	
Cash from all other sources:		
Permits to move (tenants).....	1 60	
From Farmers' Mutual of Town of Center	660 17	
Total income during year.....	10,632 09	
Total assets of previous year and income	\$13,380 50	

DISBURSEMENTS.

Paid for losses, including \$295.00 for losses occurring in previous years	\$11,703 38	
Salaries, \$200, and fees, \$369.34, paid paid officials	569 34	
Agents' compensation: Commissions	152 75	
Policy fees	288 00	
Postage, printing and stationery	86 42	
Express, telegraph, telephone and exchange	2 00	
All other disbursements:		
State Ass'n fee and delegates' expenses	6 73	
Evansville Fire Co.	20 00	
Returned assessment	1 20	
Attorneys fees	87 10	
Witness fees	76 46	
Office and hall rent	28 00	
Total disbursements		13,021 38
Balance		\$359 12

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$359 12
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$251 98	
Furniture, fixtures and safes, \$75.00; supplies, \$25.00	100 00	
Total non-ledger assets		351 98
Gross assets		\$711 10

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$251 98	
Furniture, fixtures and safes, \$75.00; supplies, \$25.00	100 00	
Deduct total assets not admitted		351 98
Total admitted assets		\$359 12

LIABILITIES.

Amount of losses due and unpaid (No. 1)	\$50 00	
Amount of losses reported not adjusted (No. 1) about	50 00	
Total liabilities		\$100 00

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,274	\$3,002,212 80
Amount in force formerly in Center Co....	73	188,319 00
Written and renewed during the year....	288	754,935 00
Total	1,635	\$3,945,466 80
Deduct those expired and cancelled.....	326	583,998 63
In force at the end of the year....	1,309	\$3,361,468 17

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	3	\$295 00
Losses and claims incurred during the year	67	11,508 38
Total	70	\$11,803 38
Losses and claims paid during year.....	68	11,703 38
Losses and claims remaining unpaid Dec. 31, end of year.....	2	\$100 00
Amount of losses paid since organization.....		\$74,177 90
Average insurance in force per policy.....		2,567 96

No. 72.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

WALWORTH, WALWORTH COUNTY.

[Organized or Incorporated January, 1878. Commenced business February, 1878.]

President, C. S. DOUGLASS, Fontana, Wis.
 Secretary, PETER PETERSON, Walworth, Wis.
 Express office of Secretary: Walworth, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$530 08

INCOME.

Gross premiums on all business written during the year..... \$578 84
 Assessments actually received on current year's assessments..... 3,161 68

Policy fees: New, No. 122; fee, \$1.00; amount	122 00	
Total income during year.....		3,862 52
Total assets of previous year and income		\$4,392 60

DISBURSEMENTS.

Paid for losses.....	\$3,696 60	
Fees paid officials.....	16 00	
Agents' compensation:		
Policy fees	122 00	
Paid for collection of assessments.	25 00	
Postage, printing and stationery....	39 87	
All other disbursements:		
Secretary fees	55 00	
Assignments	2 50	
Advertising	1 00	
Expenses to Madison	7 70	
Total disbursements		4,031 85
Balance		\$360 75

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$360 75
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	465	\$816,032 00
Written and renewed during the year....	122	284,606 00
Total	587	\$1,100,638 00
Deduct those expired and cancelled.....	121	224,894 00
In force Dec. 31, end of year	466	\$875,744 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year		\$3,696 60
Losses and claims paid during the year..		3,696 60
Amount of losses paid since organization.....		\$22,372 57
Average insurance in force per policy.....		1,876 27

FARMERS MUTUAL FIRE INSURANCE COMPANY,

WATERFORD, RACINE COUNTY.

[Organized or Incorporated June, 1875. Commenced business
Oct., 1875.]President, W. E. HOYT, Burlington, R. 22.
Secretary, A. R. HULBERT, Burlington, R. 22.
Express office of Secretary: Burlington, Wis.**BALANCE SHEET.**Amount of ledger assets December 31 of previous year \$949 88**INCOME.**

Gross premiums on all business written during the year.....	\$541 72	
Policy fees: New, No. 13; fee, \$1; amount..	\$13 00	
Renewals: No. 77; fee, \$1; amount	77 00	
Transfers: No. 7; fee, \$0.50; amount	3 50	
	<hr/>	
Total policy fees.....	93 50	
	<hr/>	
Total income during year.....		635 22
		<hr/>
Total assets of previous year and income		\$1,585 10

DISBURSEMENTS.

Paid for losses.....	\$589 08
Salaries, pres. \$10.00, and fees, sec. \$44.10, paid officials.....	54 10
Agents' compensation:	
Salaries, directors ...	\$52 00
Policy fees 90, \$1.00 each	90 00
	<hr/>
Total paid agents.....	142 00
Paid for collection of assessments returned premium	50
Postage	6 00
Telephone	75

All other disbursements:

Adjusters	9 00
Printing	5 75
Membership to convention	5 75
Room rent and justice.....	1 25

Total disbursements	810 43
Balance	<u>\$774 67</u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	<u>\$774 67</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	380	\$1,024,480 00
Written and renewed during the year....	90	257,107 00
Total	470	<u>\$1,281,587 00</u>
Deduct those expired and cancelled.....	82	202,111 00
In force at the end of the year....	388	<u>\$1,079,476 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	12	\$589 08
Losses paid during the year.....	....	589 08
Amount of losses paid since organization.....		<u>\$23,234 16</u>
Average insurance in force per policy.....		2,782 00

No. 74.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

TOWN OF WAUKESHA, WAUKESHA COUNTY.

[Organized or Incorporated March 14, 1874. Commenced business
April 2, 1874.]

President, FRANK SHOLTIS, Waukesha.
Secretary, A. V. B. DEY, Waukesha.
Express office of Secretary: Waukesha.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year	\$356 43
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INCOME.

Gross premiums on all business written during the year.....	\$1,066 15	
Assessments actually received on current year's assessments	7,928 81	
Assessments actually received on previous years' assessments.....	13 75	
Policy fees: New, No. 64; fee, \$2.00; amount	\$128 00	
Renewals: No. 314; fee, \$2.00; amount	628 00	
Additions: No. 102; fee, 50c; amount	51 00	
Transfers: No. 33; fee, 50c; amount	16 50	
Total policy fees	823 50	
Total collections	\$9,832 21	
Returned on cancellations	1 55	
Total premiums and assessments, less deductions	\$9,830 66	
Cash received as borrowed money (date borrowed, Sept. 2, \$3,000; Oct. 31, \$1,200; Dec. 27, \$800....	5,000 00	
Total income during year.....	14,830 66	
Total assets of previous year and income...	\$15,187 09	

DISBURSEMENTS.

Paid for losses, including \$40.50 for losses occurring in previous years	\$11,056 77	
Borrowed money (date repaid, April 21)	3,000 00	
Interest on borrowed money	37 50	
Salaries, \$40, and fees \$645, paid officials	685 00	
Agents' compensation: Policy fees	403 50	
Paid for collection of assessments..	103 00	
Postage, printing and stationery and telephone	110 74	
All other disbursements:		
Hall for annual meeting	2 50	
Office rent	12 00	
Auditor	2 00	
Wisconsin Association	2 00	
Total disbursements	15,415 01	
Deficit	\$227 92	

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$97 37	
Furniture, fixtures and safes, \$75; supplies, \$50	125 00	
Total non-ledger assets		\$222 37

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during year prior to Nov. 1.....	\$97 37	
Furniture, fixtures and safes, \$75.00; supplies, \$50.00	125 00	
Deduct total assets not admitted.....		222 37

LIABILITIES.

Amount of losses adjusted, not due..	\$2,995 07	
Amount of losses reported not ad- justed (possibly)	100 00	
Total amount of unpaid losses.....		\$3,095 07
Borrowed money unpaid, \$5,000; interest on same, \$60.17		5,060 17
Deficit		227 92
Total liabilities		\$8,383 16

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1,564	\$4,109,331 00
Written and renewed during the year....	378	1,078,955 00
Total	1,942	\$5,188,286 00
Deduct those expired and cancelled.....	348	916,406 00
In force at the end of the year....	1,594	\$4,271,880 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	1	\$40 50
Losses and claims incurred during the year	73	14,111 34
Total	74	\$14,151 84
Losses and claims paid during year.....	70	11,056 77
Losses and claims remaining unpaid Dec. 31, end of year	4	\$3,095 07
Amount of losses paid since organization.....		\$160,936 67
Average insurance in force per policy.....		2,679 00

No. 75.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

WAUWATOSA, MILWAUKEE COUNTY.

[Organized and Incorporated January 16, 1880. Commenced business January 30, 1880.]

President, H. L. MOORE, Wauwatosa, Wis.
 Secretary, A. W. SMITH, Wauwatosa, Wis., 359—1st Ave.
 Express office of Secretary: 359—1st Ave., Wauwatosa.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year		\$2,395 09
Assessments actually received on current year's assessments	\$4,568 35	
Assessments actually received on previous years' assessments.....	3 00	
Policy fees: New, No. 49; fee, \$2.00; amount	\$98 00	
Renewals: No. 150; fee, \$2.00; amount	300 00	
	<hr/>	
Total policy fees	398 00	
Cash received as interest	103 47	
Cash received as borrowed money (date borrowed Aug. 30).....	600 00	
	<hr/>	
Total income during year.....		5,672 82
		<hr/>
Total assets of previous year and income...		\$8,067 91
Paid for losses	\$3,604 63	
Borrowed money (date repaid Sept. 13, 1913)	600 00	
Interest on borrowed money.....	1 40	
Salaries paid officials	242 00	
Agents' compensation:		
Salaries	\$43 50	
Policy fees	398 00	
	<hr/>	
Total paid agents	441 50	
Paid for collection of assessments..	91 37	
Postage, printing and stationery....	43 20	
All other disbursements: Rent of hall for annual meeting'	2 00	
	<hr/>	
Total disbursements		5,026 10
		<hr/>
Balance		\$3,041 81
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer.	\$3,041 81
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$150 00	
Furniture, fixtures and safes, \$50; supplies, \$10.00	60 00	
		<hr/>
Total non-ledger assets		210 00
		<hr/>
Gross assets		\$3,251 81

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	150 00	
Furniture, fixtures and safes, \$50.00; supplies, \$10.00	60 00	
		<hr/>
Deduct total assets not admitted		210 00
		<hr/>
Total admitted assets		\$3,041 81
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	827	\$1,527,543 00
Written and renewed during the year....	199	360,585 00
		<hr/>
Total	1,026	\$1,888,128 00
Deduct those expired and cancelled.....	183	344,163 00
		<hr/>
In force at the end of the year....	843	\$1,543,965 00
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	14	\$3,604 63
Losses and claims paid during year.....	14	3,604 63
		<hr/>
Amount of losses paid since organization.....		\$30,999 41
Average insurance in force per policy.....		1,831 51

No. 76.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

WANYEAND GRATIOT, LAFAYETTE COUNTY.

[Organized or Incorporated, 1875. Reorganized June 7, 1896.]

President, N. R. KUMPTON, South Wayne, Wis.
 Secretary, GEO. W. HARTSOUGH, Gratiot, Wis.
 Express office of Secretary, South Wayne.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year	\$298 77
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INCOME.

Gross premiums on all business written during the year	\$40 19	
Assessments actually received on previous years' assessments	9 67	
Policy fees: New No. 19; fee, \$1.50; amount...	\$28 50	
Renewals: No. 21; fee, \$1.50; amount	31 50	
Total policy fees	60 00	
Total income during year		109 86
Total assets of previous year and income...		\$408 63

DISBURSEMENTS.

Paid for losses	\$188 33	
Salaries paid officials	18 75	
Agents' compensation:		
Policy fees	60 00	
Postage, printing and stationery ...	8 15	
Total disbursements		275 23
Balance		\$133 40

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$133 40
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NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year	\$5 50	
Furniture, fixtures and safes, \$25,00; supplies, \$15.00	40 00	
		<hr/>
Total non-ledger assets		45 50
		<hr/>
Gross assets		\$178 90

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$5 50	
Furniture, fixtures and safes, \$25,00; supplies, \$15.00	40 00	
		<hr/>
Deduct total assets not admitted.....		45 50
		<hr/>
Total admitted assets.....		\$133 40
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	266	\$580,360 00
Written and renewed during the year...	40	24,670 00
		<hr/>
Total	306	\$605,030 00
Deduct those expired and cancelled....	37	13,231 00
		<hr/>
In force at the end of the year...	269	\$591,799 00
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	5	\$188 33
Losses and claims paid during the year	5	188 33
		<hr/>
Amount of losses paid since organization.....		\$15,732 67
Average insurance in force per policy.....		2,196 28

No. 77.

FARMERS MUTUAL FIRE INSURANCE COMPANY

WONEWOC, JUNEAU COUNTY.

[Organized or Incorporated Feb. 15, 1874. Commenced business
April 1, 1874.]

President, G. W. LUMSDEN, Elroy, Wis.
Secretary, C. F. MUTCH, Elroy, Wis.
Express office of Secretary, Elroy, Wis.

BALANCE SHEET.

Deficit December 31 of previous year	\$1,020 88
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INCOME.

Assessments actually received on current year's assessments	\$8,800 55
Assessments actually received on previous years' assessments	213 54
Policy fees: New, No. 91; fee, \$1.50; amount...	\$136 50
Renewals: No. 284; fee, \$1.00; amount	284 00
Total policy fees	420 50
Cash received as borrowed money (dates borrowed: Jan. 7, 1913; July 11, 1913; Aug. 15, 1913; Oct. 13, 1913)	8,500 00
Borrowed to balance report.....	1,619 02
Total income during year.....	19,553 91
Total assets of previous year and income...	\$18,533 06

DISBURSEMENTS.

Paid for losses, including \$1,020.88 for losses occurring in previous years	\$8,791 57
Borrowed money (date repaid Jan. 3, 1914)	8,500 00
Interest on borrowed money.....	241 92

Agents' compensation:

Salaries	\$355 75	
Policy fees	420 50	
		<hr/>
Total paid agents	776 25	
Paid for collection of assessments...	174 84	
Postage, printing and stationery....	48 47	
		<hr/>
Total disbursements		<u>\$18,533 06</u>

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$622 52	
Unpaid assessments levied prior to current year	337 88	
		<hr/>
Total unpaid assessments...	\$960 40	
Furniture, fixtures and safes, \$5.00; supplies, \$15.00.....	20 00	
		<hr/>
Total non-ledger assets.....		<u>\$980 40</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year, prior to Nov. 1.....	\$622 52	
Unpaid assessments levied prior to current year	337 88	
		<hr/>
Total unpaid assessments...	\$960 40	
Furniture, fixtures and safes, \$5.00; supplies, \$15.00.....	20 00	
		<hr/>
Deduct total assets not admitted.....		<u>980 40</u>

LIABILITIES.

Borrowed money unpaid.....		<u>\$1,619 15</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1594	\$2,899,200 00
Written and renewed during the year...	375	750,000 00
		<hr/>
Total	1969	\$3,649,200 00
Deduct those expired and cancelled.....	419	656,895 00
		<hr/>
In force at the end of the year..	<u>1550</u>	<u>\$2,992,305 00</u>

LOSSES AND CLAIMS.

Losses and claims incurred during the year.....	\$8,791 57
Deduct losses and claims paid during year.....	8,791 57
	<hr/>
Amount of losses paid since organization.....	\$88,013 63
Average insurance in force per policy.....	1,930 00

No. 78.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

YORKVILLE AND MT. PLEASANT, RACINE COUNTY.

[Organized or Incorporated June 17, 1874. Commenced business
June 30, 1874.]

President, H. J. HERZOG, R. No. 5, Corliss, Wis.
Secretary, JNO. F. MOYLE, R. No. 6, Union Grove, Wis.
Express office of Secretary, Corliss, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$1,518 30

INCOME.

Gross premiums on all business written during the year.....	\$607 97	
Assessments actually received on current year's assessments	2,396 34	
Assessments actually received on previous years' assessments	4 26	
Policy fees: New, No. 34; fee, \$1.50; amount...	\$51 00	
Renewals: No. 190; fee, \$1.50; amount	285 00	
Additions: No. 51; fee, \$.50; amount	25 50	
Transfers: No. 25; fee, \$.50; amount.....	12 50	
	<hr/>	
Total policy fees	374 00	
	<hr/>	
Total income during year.....		3,382 57
		<hr/>
Total assets of previous year and income...		\$4,900 87

DISBURSEMENTS.

Paid for losses.....	\$2,205 26
Paid for fire department taxes.....	2 60
Salaries and fees paid officials.....	594 00
Paid for collection of assessments...	47 00

Postage, printing and stationery....	42 34	
Express, telegraph, telephone and exchange	6 45	
All other disbursements:		
Hall and room rent.....	12 25	
State association	2 00	
	<hr/>	
Total disbursements		2,911 90
		<hr/>
Balance		\$1,988 97
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$1,988 97
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$27 19	
Furniture, fixtures and safes, \$100; supplies, \$25	125 00	
	<hr/>	
Total non-ledger assets		152 19
		<hr/>
Gross assets		\$2,141 16

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$27 19	
Furniture, fixtures and safes, \$100; supplies, \$25	125 00	
	<hr/>	
Deduct total assets not admitted.....		152 19
		<hr/>
Total admitted assets		\$1,988 97
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	911	\$2,257,630 00
Written and renewed during the year...	224	608,890 00
	<hr/>	<hr/>
Total	1135	\$2,866,520 00
Deduct those expired and cancelled.....	240	524,581 00
	<hr/>	<hr/>
In force at the end of the year...	895	\$2,341,939 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	21	\$2,205 20
Losses and claims paid during the year..	21	2,205 20
	<hr/>	<hr/>
Amount of losses paid since organization.....		\$70,165 00
Average insurance in force per policy.....		2,616 69

No. 79.

FARMERS MUTUAL INSURANCE COMPANY,

TOWN OF LAKE, MILWAUKEE COUNTY.

[Organized or Incorporated Jan. 20, 1883. Commenced business
Jan. 20, 1883.]

President, C. H. KLEOENOW, R. No. 2, Milwaukee, Wis.
Secretary, AUG. E. WOLFF, R. No. 2, Milwaukee, Wis.
Express office of Secretary, Milwaukee, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$86 00

INCOME.

Assessments actually received on current year's assessments	\$3,763 81	
Policy fees: New, No. 26; fee, \$2.50; amount...	\$65 00	
Renewals: No. 49; fee, \$2.50; amount	122 50	
	<hr/>	
Total policy fees	187 50	
Cash received as interest	3 92	
	<hr/>	
Total income during year.....		3,955 23
		<hr/>
Total assets of previous year and income...		\$4,041 23

DISBURSEMENTS.

Paid for losses	\$3,475 50	
Salaries, \$75.00, and fees, \$57.50, paid officials	132 50	
Agents' compensation:		
Policy fees	75 00	
Paid for collection of assessments...	75 28	
Postage, printing and stationery...	46 42	
Express, telegraph, telephone and ex- change	1 25	
All other disbursements:		
Attorney fees	22 50	
Witness fees	6 00	
	<hr/>	
Total disbursements		3,834 45
		<hr/>
Balance		\$206 78
		<hr/> <hr/>

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$112 05	
Cash deposited in German American Bank	94 73	
Total ledger assets		\$206 78

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$157 38	
Supplies	20 00	
Total non-ledger assets		177 38
Gross assets		\$384 16

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$157 38	
Supplies	20 00	
Deduct total assets not admitted.....		177 38
Total admitted assets		\$206 78

LIABILITIES.

Amount of losses resisted (No., 1).....	\$50 00
---	---------

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	315	\$613,243 00
Written and renewed during the year...	75	143,446 00
Total	390	\$756,689 00
Deduct those expired and cancelled....	83	170,501 50
In force at the end of the year...	307	\$586,187 50

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	13	\$3,525 50
Losses and claims paid during year....	12	3,475 50
Losses and claims remaining unpaid Dec. 31, end of year	1	\$50 00
Amount of losses paid since organization.....		\$14,225 27
Average insurance per policy.....		1,909 00

No. 80.

FARMERS MUTUAL FIRE INSURANCE COMPANY,

SPARTA, MONROE COUNTY.

[Organized or Incorporated June 22, 1875. Commenced business
June 22, 1875.]President, T. R. JONES, Melvina, Wis.
Secretary, K. W. THURSTON, Sparta, Wis.
Express office of Secretary, Sparta, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$210 66

INCOME.

Gross premiums on all business written during the year	\$457 14	
Assessments actually received on current year's assessments	2,842 30	
Assessments actually received on previous years' assessments	306 90	
Policy fees: New, No. 44; fee, \$.50; amount...	\$22 00	
Renewals: No. 216; fee, \$.50; amount	108 00	
Total policy fees	130 00	
Total collections	\$3,736 34	
Returned on cancellations	32 56	
Total premiums and assessments, less deductions	\$3,703 78	
Cash received as borrowed money (dates borrowed: Feb. 8, 1913, \$900.00; June 28, 1913, \$100.00; Sept. 10, 1913, \$500.00; Nov. 15, 1913, \$300.00)	1,800 00	
Total income during year	5,503 78	
Total assets of previous year and income...	\$5,714 44	

DISBURSEMENTS.

Paid for losses	\$2,223 27
Borrowed money (date repaid, Dec. 31, 1913)	2,500 00
Interest on borrowed money	85 54
Salaries, \$75.00 and fees, \$256.50, paid officials	331 50

Agents' compensation:	
Policy fees	130 00
Paid for collection of assessments...	62 96
Postage, printing and stationery...	63 97
Express, telegraph, telephone and exchange	3 90
All other disbursements:	
Hall rent	7 50
Internal revenue	10 00
Total disbursements	<u>5,418 64</u>
Balance	<u><u>\$295 80</u></u>

LEDGER ASSETS.

Cash deposited in Monroe County Bank.....	\$295 80
Furniture, fixtures and safes, \$30.; supplies, \$10..	40 00
Gross assets	<u>\$335 80</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$30; supplies, \$10..	40 00
Total admitted assets.....	<u><u>\$295 80</u></u>

LIABILITIES.

Amount of losses due and unpaid (No., 1).....	<u><u>\$5 60</u></u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	927	\$1,534,032 00
Written and renewed during the year....	260	457,145 00
Total	1187	\$1,991,177 00
Deduct those expired and cancelled.....	265	392,074 00
In force at the end of the year...	922	<u><u>\$1,599,103 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	28	\$2,228 87
Losses and claims paid during the year..	27	2,223 27
Losses and claims remaining unpaid Dec. 31, end of the year	1	<u><u>\$5 60</u></u>
Amount of losses paid since organization.....		\$56,046 05
Average insurance in force per policy.....		1,734 38

No. 81.

FARMERS MUTUAL PROTECTIVE FIRE INSURANCE COMPANY,

MEDINA, YORK, SUN PRAIRIE and DEERFIELD, DANE COUNTY.

[Organized or Incorporated June 12, 1875. Commenced business
July 8, 1875.]

President, J. S. THOMPSON, Marshall, Wis.
Secretary, I. C. KNAPTON, Marshall, Wis.
Express office of Secretary, Marshall, Dane Co. Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$1,015 61

INCOME.

Gross premiums on all business written during the year	\$470 40	
Assessments actually received on current year's assessments	3,081 86	
Policy fees: New, No. 160; fee, \$1.50; amount	\$240 00	
Transfers: No. 38; fee, \$.50; amount	19 00	
	<hr/>	
Total policy fees	259 00	
Cash received as interest	21 75	
	<hr/>	
Total income during year	3,833 01	
	<hr/>	
Total assets of previous year and income	\$4,848 62	

DISBURSEMENTS.

Paid for losses	\$2,413 25
Paid for corporation tax, penalty	25 00
Interest on borrowed money	2 02
Salaries, \$26.33, and fees, \$183.25, paid officials	209 58
Agents' compensation:	
Policy fees	259 00
Paid for collection of assessments	61 64

Postage, printing and stationery...	47 37	
Other disbursements, hall rent	3 00	
	<hr/>	
Total disbursements		3,020 86
		<hr/>
Balance		\$1,827 76
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..		\$1,827 76
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$70 00	
Furniture, fixtures and safes, \$50.00; supplies, \$30.00	80 00	
	<hr/>	
Total non-ledger assets		150 00
		<hr/>
Gross assets		\$1,977 76

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$70 00	
Furniture, fixtures and safes, \$50.00; supplies, \$30.00	80 00	
	<hr/>	
Deduct total assets not admitted.....		150 00
		<hr/>
Total admitted assets.....		\$1,827 76
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	766	\$2,047,601 00
Written and renewed during the year...	160	466,483 00
	<hr/>	
Total	926	\$2,514,084 00
Deduct those expired and cancelled.....	155	391,822 00
	<hr/>	
In force at the end of the year...	771	\$2,122,262 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred and paid dur- ing the year	31	\$2,413 25
Losses paid during the year.....	31	2,413 25
	<hr/>	
Amount of losses paid since organization.....		\$51,035 71
Average insurance in force per policy.....		27 54

No. 82

FARMERS MUTUAL TOWN INSURANCE COMPANY,

BAYFIELD COUNTY.

[Organized or Incorporated Jan. 9, 1909. Commenced business
March 1, 1909.]

President, EBEN OLSON, Port Wing, Wis.
Secretary, NELS M. OSCAR, Washburn, Wis.
Express office of Secretary, Washburn, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$484 42

INCOME.

Gross premiums on all business written during the year	\$204 63	
Assessments actually received on previous years' assessments	12 59	
Policy fees: New, No. 19; fee, \$1.50; amount	28 50	
		<hr/>
Total income during year		245 72
Total assets of previous year and income . .		<hr/> <hr/> \$730 14

DISBURSEMENTS.

Agents' compensation: Commissions		19 00
Balance		<hr/> <hr/> \$711 14

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$134 03	
Cash deposited in Bayfield Co. Bank of Washburn	484 07	
Agents' balances representing business written subsequent to Oct. 1, 1913	29 08	
Agents' balances representing business written prior to Oct. 1, 1913	63 96	
		<hr/>
Total ledger assets		\$711 14

NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year ..	11 07
Gross assets	<u>\$722 21</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$11 07
Agents' balances representing business written prior to Oct. 1, 1913..	63 96
Deduct total assets not admitted	<u>75 03</u>
Total admitted assets	<u><u>\$647 18</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	163	\$149,673
Written and renewed during the year....	38	<u>33,725</u>
In force at the end of the year ...	<u>201</u>	<u><u>\$183,398</u></u>

LOSSES AND CLAIMS.

Amount of losses paid since organization	\$925 00
Average insurance in force per policy	<u>916 69</u>

No. 83.

FARMERS TOWN MUTUAL FIRE INSURANCE COMPANY,

HAYWARD, SAWYER COUNTY.

[Organized or Incorporated June 10, 1902. Commenced business Aug. 1, 1902.]

President, R. C. PUGH, Hayward, Wis.
 Secretary, WM. ALEXANDER, Hayward, Wis.
 Express office of Secretary, Hayward, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$127 27
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INCOME

Gross premiums on all business written during the year	\$7 28	
Assessments actually received on current year's assessments	682 36	
Assessments actually received on previous years' assessments	36 31	
Policy fees: New, No. 5; fee, \$2.00; amount...	\$10 00	
Renewals	7 00	
	<hr/>	
Total policy fees	17 00	
Total income during year		742 95
Total assets of previous year and income ..		<hr/> \$870 22

DISBURSEMENTS.

Paid for losses	\$711 17	
Salaries, \$99, and fees, \$10, paid officials	109 00	
	<hr/>	
Total disbursements		820 17
Balance		<hr/> \$50 05
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in First National Bank	\$50 05
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$68 21	
Unpaid assessments levied prior to current year	13 81	
	<hr/>	
Total unpaid assessments		82 02
Gross assets		<hr/> \$132 07

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year	\$68 21	
Unpaid assessments levied prior to current year	13 81	
	<hr/>	
Total unpaid assessments		82 02
Total admitted assets		<hr/> \$50 05
		<hr/> <hr/>

LIABILITIES.

Amount of losses due and unpaid		\$50 00
All other accounts, bills, etc., remaining unpaid:		
Stationery		25 70
Attorney's fees, \$50 and secretary's salary, \$100		150 00
		<hr/>
Total liabilities		\$225 70
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	178	\$158,465 00
Written and renewed during the year ...	5	5,325 00
		<hr/>
Total	183	\$163,790 00
Deduct those expired and cancelled	27	18,201 00
		<hr/>
In force at the end of the year ...	156	\$145,589 00
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31, of pre- vious year	\$948 25
Losses and claims incurred during the year	323 12
		<hr/>
Total	\$1,271 37
		<hr/> <hr/>
Losses and claims paid during year.....	...	\$825 67
Losses and claims scaled down and com- promised during year	240 00
		<hr/>
Total deductions	\$1,065 67
		<hr/> <hr/>
Losses and claims remaining unpaid Dec. 31, end of year	\$205 70
		<hr/> <hr/>
Amount of losses paid since organization		\$3,891 67
Average insurance in force per policy		933 26

No. 84.

FARMERS MUTUAL TOWN FIRE INSURANCE COMPANY,

HAUGEN, BARRON COUNTY.

[Organized or Incorporated July 30, 1904. Commenced business
Sept. 1, 1904.]

President, CHAS. FLIGEL, Haugen, Wis.
Secretary, JOHN SVACINA, JR., Rice Lake, Wis., R. 3.
Express office of Secretary, Rice Lake, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$397 16

INCOME.

Gross premiums on all business written during the year	\$61 94	
Assessments actually received on current year's assessments	660 44	
Policy fees: New, No. 124; fee, \$1.25; amount	76 00	
Total income during year		798 38
Total assets of previous year and income		\$1,195 54

DISBURSEMENTS.

Paid for losses	\$410 17	
Salaries paid officials	65 00	
Agents' compensation: Policy fees	52 00	
Postage, printing and stationery	10 75	
All other disbursements:		
Directors	14 00	
Adjusters	11 00	
Committee on reassessment	65 75	
Total disbursements		628 67
Balance		\$566 87

LEDGER ASSETS.

Cash belonging to company, in hands of secretary \$566 87

NON-LEDGER ASSETS.

Supplies	21 00
Gross assets	<u>\$587 87</u>

DEDUCT ASSETS NOT ADMITTED.

Supplies	21 00
Total admitted assets	<u><u>\$566 87</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	224	\$236,536
Written and renewed during the year...	63	<u>85,662</u>
Total	287	\$322,198
Deduct those expired and cancelled	63	<u>66,256</u>
In force at the end of the year....	<u>224</u>	<u><u>\$255,942</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	8	\$410 17
Losses and claims paid during year	8	<u>410 17</u>
Amount of losses paid since organization		\$2,215 93
Average insurance in force per policy		<u>1,142 00</u>

No. 85.

FARMERS MUTUAL TOWN INSURANCE COMPANY,

EAGLE, ORION AND RICHWOOD, RICHLAND COUNTY.

[Organized or Incorporated Jan. 24, 1913. Commenced business
Feb. 1, 1913.]

President, C. W. ELLIOTT, Muscoda, Wis., R. 1.
Secretary, T. A. M'CLARY, Muscoda, Wis., R. 1.
Express office of Secretary, Muscoda, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$40 82
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INCOME.

Assessments actually received on current year's assessments	\$1,542 43	
Policy fees: New, No. 15; fee, \$2; amount	\$30 00	
Renewals: No. 56; fee, \$2; amount	112 00	
	<hr/>	
Total policy fees	142 00	
Cash received as borrowed money ..	1,750 00	
	<hr/>	
Total income during year		2,434 43
		<hr/>
Total assets of previous year and income ...		\$2,475 25

DISBURSEMENTS.

Paid for losses	\$1,652 42	
Borrowed money repaid	500 00	
Interest on borrowed money	35 00	
Agents' compensation:		
Commissions	\$28 00	
Salaries	71 00	
	<hr/>	
Total paid agents	99 00	
Paid for collection of assessments ..	30 00	
Postage, printing and stationery	16 16	
	<hr/>	
Total disbursements		2,332 58
		<hr/>
Balance		\$142 67
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$142 67
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$113 75	
Supplies	25 00	
	<hr/>	
Total non-ledger assets		138 75
		<hr/>
Gross assets		\$281 42

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$113 75	
Supplies	25 00	
	<hr/>	
Deduct total assets not admitted		138 75
		<hr/>
Total admitted assets		\$142 67
		<hr/> <hr/>

LIABILITIES.

Borrowed money unpaid		\$250 00
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	275	\$526,583
Written and renewed during the year ...	71	140,152
Total	346	\$666,735
Deduct those expired and cancelled	56	108,119
In force at the end of the year ...	290	\$558,616

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	6	\$1,393 32
Losses and claims paid during year	6	1,393 32
Amount of losses paid since organization		\$2,437 58
Average insurance in force per policy		19 26

No. 86.

**FARMERS TOWN MUTUAL FIRE INSURANCE
COMPANY,**

BUTTERNUT, ASHLAND COUNTY.

[Organized or Incorporated August 27, 1901. Commenced business
November 23, 1891.]

President, F. TANK, Butternut, Wis.
Secretary, O. A. SCHAEKEL, Butternut, Wis.
Express office of Secretary: Butternut, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$16 03
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INCOME.

Gross premiums on all business writ- ten during the year	\$419 23
Assessments actually received on cur- rent year's assessments.....	1,221 14
Policy fees: New, No. 62; fee, \$1.50; amount	\$93 00

Transfers: No. 9; fee, 50c; amount	4 50	
Total policy fees		97 50
Total collections	\$1,737 87	
Returned on cancellations	25 72	
Total income during year.....		1,712 15
Total assets of previous year and income...		<u>\$1,728 18</u>

DISBURSEMENTS.

Paid for losses, including \$105.00 for losses occurring in previous years	\$1,014 25	
Borrowed money (date repaid, Apr. 5, 1913; Oct. 1, 1912).....	300 00	
Interest on borrowed money.....	9 20	
Salaries, \$60 and fees, \$38.75, paid officials	98 75	
Agents' compensation: Policy fees	62 00	
Paid for collection of assessments...	13 20	
Postage, printing and stationery....	31 18	
All other disbursements:		
Office rent	5 00	
Adjusters	18 55	
Directors	42 00	
2 per cent fees due treasurer for 1912	43 57	
Total disbursements		<u>1,637 70</u>
Balance		<u><u>\$90 48</u></u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$90 48
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NON-LEDGER ASSETS.

Unpaid assessments levied during cur- rent year prior to Nov. 1.....	\$60 03	
Furniture, fixtures and safes, \$63.00; supplies, \$20.00	83 00	
Total non-ledger assets		<u>143 03</u>
Gross assets		<u>\$233 51</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during cur- rent year prior to Nov. 1.....	\$60 03	
Furniture, fixtures and safes, \$63.00; supplies, \$20.00	83 00	
Deduct total assets not admitted.....		<u>143 03</u>
Total admitted assets		<u><u>\$90 48</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	317	\$366,050 00
Written and renewed during the year....	62	73,263 00
Total	379	\$439,313 00
Deduct those expired and cancelled.....	53	67,840 00
In force at the end of the year....	326	\$371,473 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year		\$105 00
Losses and claims incurred during the year....		909 25
Total		\$1,014 25
Losses and claims paid during year.....		1,014 25
Amount of losses paid since organization.....		\$8,755 90
Average insurance in force per policy		1,139 48

No. 87.

FARMERS TOWN MUTUAL INSURANCE COMPANY,

BRODHEAD, GREEN COUNTY.

[Organized or Incorporated January 6, 1875. Commenced business February 1, 1875.]

President, J. L. RODERICK, Brodhead, Wis.
 Secretary, M. L. KARNEY, Brodhead, Wis.
 Express office of Secretary: Brodhead, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$345 39

INCOME.

Gross premiums on all business written during the year.....	\$603 10
Assessments actually received on current year's assessments.....	6,250 51
Assessments actually received on previous years' assessments	259 28
Policy fees and renewals: No. 231; fee, 50c; amount	115 50

Cash received as borrowed money..	2,760 00	
Cash received from all other sources:		
Citizens Bank of Monroe.....	235 12	
		<hr/>
Total income during year.....		10,223 51
		<hr/>
Total assets of previous year and income..		\$10,568 90

DISBURSEMENTS.

Paid for losses	\$7,438 16	
Borrowed money repaid.....	2,360 00	
Interest on borrowed money.....	66 40	
Fees paid officials	173 25	
Agents' compensation: Commissions	231 00	
Paid for collection of assessments..	132 22	
Postage, printing and stationery....	51 60	
Express, telegraph, telephone and ex-		
change	36 00	
All other disbursements: State As-		
sociation, \$2.00; expense of dele-		
gate, \$6.50; livery, \$3.00; janitor,		
\$1.00; rebate on erroneous assess-		
ment, \$5.68; services of veterini-		
ary, \$3.00	21 18	
		<hr/>
Total disbursements		10,509 81
		<hr/>
Balance		\$59 09
		<hr/> <hr/>

LEDGER ASSETS.

Cash in company's office, or in hands		
of secretary	\$23 16	
Cash belonging to company, in hands		
of treasurer	35 93	
		<hr/>
Total ledger assets		\$59 09

NON-LEDGER ASSETS.

Unpaid assessments levied during cur-		
rent year about	\$400 00	
Furniture, fixtures and safes, \$25;		
supplies, \$15	40 00	
		<hr/>
Total non-ledger assets.....		440 00
		<hr/>
Gross assets		\$499 09

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$400 00	
Furniture, fixtures and safes, \$25; supplies, \$15	40 00	
Deduct total assets not admitted.....		440 00
Total admitted assets		\$59 09

LIABILITIES.

Borrowed money unpaid	\$400 00
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RISKS.

	Amount.
In force on the 31st day of December of the preceding year	\$1,811,110 00
Written and renewed during the year.....	465,370 00
Total	\$2,276,480 00
Deduct those expired and cancelled.....	323,600 00
In force at the end of the year.....	\$1,952,880 00

LOSSES AND CLAIMS.

	Amount.
Losses and claims incurred during the year.....	\$7,438 16
Losses and claims paid during year.....	7,438 16
Amount of losses paid since organization.....	\$54,349 24
Average insurance in force per policy.....	2,143 56

No. 88.

**FARMERS MUTUAL TOWN FIRE INSURANCE
COMPANY,**

TOMAH, MONROE COUNTY.

[Organized or Incorporated September 1, 1874. Commenced business October 1, 1874.]

President, M. L. HEINEMAN, Tomah, Wis.
Secretary, W. E. BOLTON, Tomah, Wis.
Express office of Secretary: Tomah, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$1,353 39
III. Ins.—18.	

INCOME.

Gross premiums on all business written during the year.....	\$441 47	
Assessments actually received on current years' assessments.....	5,904 95	
Policy fees: New, No. 60; fee, \$1.25; amount	\$75 00	
Renewals: No. 370; fee, \$1.25; amount	462 50	
Total policy fees	537 50	
Cash received as borrowed money (date borrowed, Dec. 29, 1913)..	350 00	
Total income during year		7,233 92
Total assets of previous year and income..		\$8,587 31

DISBURSEMENTS.

Paid for losses	\$7,249 94	
Salaries paid officials	582 60	
Agents' compensation: Policy fees.	430 00	
Paid for collection of assessments...	115 78	
Postage, printing and stationery....	94 01	
All other disbursements: Hall rent	8 00	
Total disbursements		8,480 33
Balance		\$106 98

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$106 98
--	----------

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$63 75	
Furniture, fixtures and safes, \$50; supplies, \$10	60 00	
Total non-ledger assets.....		123 75
Gross assets		\$230 73

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$63 75	
Furniture, fixtures and safes, \$50; supplies, \$10	60 00	
Deduct total assets not admitted.....		123 75
Total admitted assets		\$106 98

LIABILITIES.

Borrowed money unpaid, \$350; interest on same \$5.25	\$355 25
--	----------

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2,050	\$4,038,390 00
Written and renewed during the year....	430	881,640 00
Total	2,480	\$4,920,030 00
Deduct those expired and cancelled.....	469	779,195 00
In force at the end of the year....	2,021	\$4,140,835 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	68	\$7,249 94
Lisses and claims paid during year.....	68	7,249 94
Amount of losses paid since organization.....		\$114,520 00
Average insurance in force per policy.....		2,048 00

No. 89.

FARMINGTON MUTUAL FIRE INSURANCE COMPANY,

FARMINGTON, POLK COUNTY.

[Organized or Incorporated June 5, 1878. Commenced business
June 22, 1878.]

President, MARTIN SCHWAN, Jr., R. 2, Osceola, Wis.
Secretary, J. E. DEMULLING, R. 2, Osceola, Wis.
Express office of Secretary: Osceola, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$2,579 16

INCOME.

Gross premiums on all business writ- ten during the year	\$1,294 31
Assessments actually received on cur- rent year's assessments	4,525 66
Assessments actually received on pre- vious years' assessments.....	25 93

Policy fees: New, No. 61; fee, \$1.50; amount	\$91 50	
Renewals: No. 205; fee, \$1.50; amount	307 50	
Additions: No. 36; fee, 50c; amount	18 00	
Transfers: No. 8; fee, \$25; amount	2 00	
Total policy fees	419 00	
Cash received as interest	15 00	
Total income during year		6,279 90
Total assets of previous year and income		\$8,859 06

DISBURSEMENTS.

Paid for losses	\$4,585 48	
Salaries paid officials	334 00	
Agents' compensation: Policy fees	419 00	
Paid for collection of assessments	90 00	
Postage, printing and stationery	42 20	
All other disbursements:		
Adjusting losses	162 50	
Making out assessment roll	25 00	
Total disbursements		5,658 18
Balance		\$3,200 88

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$67 00	
Cash deposited in Bank of Osceola	2,500 00	
Cash belonging to company in hands of treasurer	633 88	
Total ledger assets		\$3,200 88

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$96 93	
Unpaid assessments levied prior to current year	39 66	
Total unpaid assessments	\$136 59	
Furniture, fixtures and safes, \$35.00; supplies, \$15.00	50 00	
Total non-ledger assets		186 59
Gross assets		\$3,387 47

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$96 93	
Unpaid assessments levied prior to current year	39 66	
	<hr/>	
Total unpaid assessments....	\$136 59	
Furniture, fixtures and safes, \$35.00; supplies, \$15.00	50 00	
	<hr/>	
Deduct total assets not admitted.....		186 59
		<hr/>
Total admitted assets.....		\$3,200 88
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1,119	\$2,242,085 00
Written and renewed during the year..	266	534,070 00
	<hr/>	<hr/>
Total	1,385	\$2,776,155 00
Deduct those expired and cancelled.....	233	432,655 00
	<hr/>	<hr/>
In force at the end of the year....	1,152	\$2,343,500 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	33	\$4,585 48
Losses and claims paid during year.....	33	4,585 48
	<hr/>	<hr/>
Amount of losses paid since organization.....		\$39,107 04
Average insurance in force per policy.....		2,034 30

No. 90,

FOUNTAIN CITY MUTUAL FARMERS FIRE INSURANCE COMPANY,

FOUNTAIN CITY, BUFFALO COUNTY.

[Organized or Incorporated May 16, 1874. Commenced business
May 16, 1874.]

President, JOHN FLORIN, Fountain City, Wis.
Secretary, VALENTINE THOENY, Fountain City, Wis.
Express office of Secretary, Fountain City, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$7,741 85

INCOME.

Gross premiums on all business written during the year	\$2,887 79	
Assessments actually received on previous years' assessments	13 32	
Policy fees: New, No. 96; fee, \$1.50; amount ..	\$144 00	
Renewals: No. 375; fee, \$1.90; amount	375 00	
Total policy fees	519 00	
Total income during year		3,420 11
Total assets of previous year and income		\$11,161 96

DISBURSEMENTS.

Paid for losses	\$8,270 51	
Paid for corporation tax and exchange	27 32	
Salaries, \$75.00, and fees, \$136.25, paid officials	211 25	
Agents' compensation:		
Commissions	\$1,155 02	
Policy fees	519 00	
Total paid agents	1,674 02	
Postage, printing and stationery	88 77	
Express, telegraph, telephone and exchange	24 60	

All other disbursements:

Directors per diem and mileage...	36 25
Directors per diem and mileage ..	203 20
Auditing committee	10 40
Office rent and light	61 50

Total disbursements	10,607 82
Balance	\$554 14

LEDGER ASSETS.

Cash deposited in First State Bank	\$554 14
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$150; supplies, \$50	\$200 00
Other items: Adding machine	160 00
Total non-ledger assets	360 00
Gross assets	\$914 14

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$150; supplies, \$50	\$200 00
Other items: Adding machine	160 00
Deduct total assets not admitted	360 00
Total admitted assets	\$554 14

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2,287	\$4,802,700
Written and renewed during the year...	471	1,155,010
Total	2,758	\$5,957,710
Deduct those expired and cancelled	467	790,074
In force at the end of the year ...	2,291	\$5,167,636

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	69	\$8,270 51
Losses and claims paid during year	69	8,270 51

No. 91.

**FRANKLIN FARMERS MUTUAL FIRE INSURANCE
COMPANY,**

FRANKLIN AND OTHER TOWNS IN SAUK, RICHLAND AND
IOWA COUNTIES.

[Organized or Incorporated Jan. 16, 1887. Commenced business
Feb. 17, 1877.]

President, R. M. M. DEDERICH, Lone Rock, Wis., R. 1.
Secretary, J. H. CARPENTER, Spring Green, Wis.
Express office of Secretary, Spring Green, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$25 66

INCOME.

Gross premiums on all business written during the year	\$1,929 87	
Assessments actually received on current year's assessments	11,104 60	
Assessments actually received on previous years' assessments	205 23	
Policy fees: New, No. 128; fee, \$1; amount	\$128 00	
Renewals: No. 276; fee, \$1; amount	276 00	
Transfers: No. 58; fee, 25c; amount	14 50	
	<hr/>	
Total policy fees	418 50	
Cash received as borrowed money (date borrowed Jan. 14, 1913)	4,500 00	
	<hr/>	
Total income during year	18,158 20	
	<hr/>	
Total assets of previous year and income	\$18,183 86	

DISBURSEMENTS.

Paid for losses, including \$3,988 for losses occurring in previous years	\$10,490 51
Paid for fire department taxes	33
Borrowed money (date repaid Nov. 22, 1913)	4,500 00
Interest on borrowed money	230 25
Salaries, \$500, and fees, \$14.50, paid officials	514 50

Agents' compensation: Policy fees ..	404 00	
Postage, printing and stationery	121 41	
All other disbursements:		
Adjusting claims and directors' ser-		
vices	282 64	
Hall rent	2 00	
Cancellation of policy	1 20	
		<hr/>
Total disbursements		16,546 84
		<hr/>
Balance		\$1,637 02
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$1,637 02
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NON-LEDGER ASSETS.

Unpaid assessments levied during		
current year	\$258 62	
Furniture, fixtures and safes, \$50.00;		
supplies, \$20.00	70 00	
		<hr/>
Total non-ledger assets		328 62
		<hr/>
Gross assets		\$1,965 64

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during		
current year	\$258 62	
Furniture, fixtures and safes, \$50.00;		
supplies, \$20.00	70 00	
		<hr/>
Deduct total assets not admitted		328 62
		<hr/>
Total admitted assets		\$1,637 02
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of		
the preceding year	2,167	\$3,744,213
Written and renewed during the year...	404	1,013,948
		<hr/>
Total	2,571	\$4,758,161
Deduct those expired and cancelled	432	867,769
		<hr/>
In force at the end of the year ...	2,139	\$3,890,392
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31, of previous year	9	\$3,988 00
Losses and claims incurred during the year	57	6,502 51
Total	66	\$10,490 51
Losses and claims paid during year	66	10,490 51
Amount of losses paid since organization		\$106,339 34
Average insurance in force per policy.....		1,817 00

No. 92.

**GERMAN FARMERS MUTUAL FIRE INSURANCE
COMPANY,**

RIDGEVILLE, MONROE COUNTY.

[Organized or Incorporated April 1, 1876. Commenced business
May 1, 1876.]

President, WINAND MULLENBERG, Melvina, Wis.
Secretary, HENRY F. GERKE, Norwalk, Wis.
Express office of Secretary, Norwalk, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$8,464 69

INCOME.

Gross premiums on all business written during the year	\$1,440 85	
Policy fees: New, No. 82; fee \$1.00; amount	82 00	
Cash received as interest	347 54	
Total income during year		1,870 39
Total assets of previous year and income ...		\$10,335 08

DISBURSEMENTS.

Paid for losses	\$3,100 00	
Salaries paid officials	160 00	
Agents' compensation: Policy fees ..	82 00	
All other disbursements: Hall rent..	14 25	
Total disbursements		3,356 25
Balance		\$6,978 83

LEDGER ASSETS.

Cash in company's office, or in hands of treasurer	\$334 33	
Mortgage loans on real estate, first liens	6,644 50	
	<hr/>	
Total ledger assets		\$6,978 83

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$60; supplies, \$20..		80 00
	<hr/>	
Gross assets		\$7,058 83

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$60; supplies, \$20...		80 00
	<hr/>	
Total admitted assets		\$6,978 83
	<hr/> <hr/>	

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	436	\$1,168,400 00
Written and renewed during the year...	82	240,100 00
	<hr/>	<hr/>
Total	518	\$1,408,500 00
Deduct those expired and cancelled....	81	204,200 00
	<hr/>	<hr/>
In force at the end of the year...	437	\$1,204,300 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred and paid dur- ing the year	3	\$3,100 00
Losses and claims paid during the year..	3	3,100 00
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization.....		\$18,325 00
Average insurance in force per policy.....		2,755 83

No. 93.

**GERMAN MUTUAL FARMERS FIRE INSURANCE
COMPANY,**

KEWAUNEE, KEWAUNEE COUNTY.

[Organized or Incorporated Nov. 21, 1874. Commenced business
March 25, 1875.]

President, JOHN PECHMAN, R. No. 1, Luxemburg, Wis.
Secretary, CARL WETTERING, R. No. 4, Kewaunee, Wis.
Express office of Secretary, Kewaunee, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$25,393 32

INCOME.

Gross premiums on all business written during the year	\$7,368 91	
Policy fees: New. No. 105; fee, \$1.25; amount	\$131 25	
Renewals: No. 519; fee, \$1.00; amount.....	519 00	
Total policy fees	650 25	
Total collections	\$8,019 16	
Returned on cancellations	83 10	
Total premiums and assessments, less deductions	\$7,936 06	
Cash received as interest.....	907 30	
Total income during year.....	8,843 36	
Total assets of previous year and income..	\$34,236 68	

DISBURSEMENTS.

Paid for losses	\$6,266 48
Salaries paid officials	525 96
Agents' compensation:	
Salaries	\$247 21
Policy fees	650 25
Total paid agents	897 46

Postage, printing and stationery....	91 30	
Office rent and janitor.....	14 00	
	<u> </u>	
Total disbursements		7,795 20
		<u> </u>
Balance		<u><u>\$26,441 48</u></u>

LEDGER ASSETS.

Cash deposited in State Bank of Kewaunee, \$1,742.98; Farmers and State Bank of Kewaunee, \$1,910.58	\$3,653 56	
Cash belonging to company, in hands of treasurer	4,135 51	
Mortgage loans on real estate, first liens	13,275 00	
Bills receivable secured	8,645 00	
Other ledger assets, premium notes	454 41	
	<u> </u>	
Total ledger assets		\$26,441 48

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$25; supplies, \$25..	50 00	
	<u> </u>	
Gross assets		\$26,491 47

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$25; supplies, \$25..	50 00	
	<u> </u>	
Total admitted assets		<u><u>\$26,441 48</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2110	\$3,629,005 00
Written and renewed during the year...	624	1,103,100 00
	<u> </u>	<u> </u>
Total	2734	\$4,732,105 00
Deduct those expired and cancelled.....	522	693,187 00
	<u> </u>	<u> </u>
In force at the end of the year...	2212	<u><u>\$4,038,918 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	25	\$6,266 48
Losses and claims paid during the year..	25	6,266 48
	<u> </u>	<u> </u>
Amount of losses paid since organization.....		\$135,193 37
Average insurance in force per policy.....		1,825 09

No. 94.

**GERMAN MUTUAL FARMERS FIRE INSURANCE
COMPANY,**

MISHICOT, MANITOWOC COUNTY.

[Organized or Incorporated April, 1874. Commenced business April
1874.]

President, IRA BEYER, R. No. 2, Mishicot, Wis.
Secretary, HERMAN STEHN, Mishicot, Wis.
Express office of Secretary, Two Rivers, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$24,530 06

INCOME.

Gross premiums on all business written during the year	\$2,616 44	
Policy fees: Renewals: No. 190; fee, \$1.00; amount	190 00	
Total collections	\$2,806 44	
Returned on cancellations	121 71	
Total premiums and assessments, less deductions	\$2,684 73	
Cash received as interest	921 85	
Total income during year	3,606 58	
Total assets of previous year and income..	\$28,136 64	

DISBURSEMENTS.

Paid for losses	\$319 50	
Borrowed money	293 39	
Salaries paid officials	649 40	
Paid for collection of notes.....	16 68	
Postage, printing and stationery....	53 12	
All other disbursements:		
Hall rent, \$4.00; ack. rep., \$.50; post notices, \$1.50; rec. mtg. \$1.00	7 00	
Adjusting losses	39 00	
Total disbursements	1,378 09	
Balance	\$26,758 55	

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$1,822 99	
Mortgage loans on real estate, first liens	16,130 00	
Bills receivable secured	8,805 56	
Total ledger assets		\$26,758 55

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$100; supplies, \$50..	150 00
Gross assets	\$26,908 55

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$100; supplies, \$50..	150 00
Total admitted assets	\$26,758 55

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	*1188	\$2,850,283 00
Written and renewed during the year...	190	480,120 00
Total	1378	\$3,330,403 00
Deduct those expired and cancelled.....	210	405,141 00
In force at the end of the year...	1168	\$2,925,262 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	12	\$319 50
Losses and claims paid during year	12	319 50
Amount of losses paid since organization.....		\$66,101 08
Average insurance in force per policy.....		2,505 00

No. 95.

GERMAN MUTUAL FIRE INSURANCE COMPANY,

AUBURN, FOND DU LAC COUNTY.

[Organized or Incorporated Sept. 13, 1909. Commenced business
March 1, 1873.]President, AUG. G. BARTELT, R. 32, Campbellsport, Wis.
Secretary, FRANK SCHULTZ, R. 1, Kewaskum, Wis.
Express office of Secretary, Kewaskum, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$2,462 87

INCOME.

Gross premiums on all business written during the year	\$3,277 15	
Assessments actually received on current year's assessments	9,105 75	
Policy fees: New, No. 89; fee, \$1.00; amount	\$89 00	
Renewals: No. 376; fee, \$1.00; amount	376 00	
Transfers: No. 11; fee, \$2.00; amount	2 20	
Total policy fees	467 20	
Total collections	\$12,850 10	
Returned on cancellations	6 00	
Total premiums and assessments, less deductions	\$12,844 10	
Cash received as interest	40 00	
Cash received as borrowed money (date borrowed, Aug. 1, 1913)	1,800 00	
Total income during year	14,684 10	
Total assets of previous year and income	\$17,146 97	

DISBURSEMENTS.

Paid for losses	\$9,406 51
Borrowed money (date repaid, Oct. 5, 1913)	1,800 00
Interest on borrowed money	19 50
Salaries, \$70.00, and fees, \$512.08, paid officials	582 08

Agents' compensation:

Commissions	\$123 50
Policy fees	467 20

Total paid agents	590 70
Paid for collection of assessments...	81 00
Postage, printing and stationery...	72 77
Express, telegraph, telephone and exchange	7 20
All other disbursements:	
Attorney fees	13 50
Notary public and travel expenses	39 37

Total disbursements 12,612 63

Balance \$4,534 34

LEDGER ASSETS.

Cash in company's office or in hands of secretary... \$4,534 34

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$110; supplies, \$25.. 135 00

Gross assets \$4,669 34

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$110; supplies, \$25.. 135 00

Total admitted assets \$4,534 34

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1580	\$4,349,962 80
Written and renewed during the year...	465	1,306,895 00
Total	2045	\$5,656,857 80
Deduct those expired and cancelled.....	376	763,255 00
In force at the end of the year...	<u>1669</u>	<u><u>4,893,602 80</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	53	\$9,406 51
Losses and claims paid during year.....	53	9,406 51
Amount of losses paid since organization		<u>\$59,931 31</u>
Average insurance in force per policy,		<u>2,932 05</u>

No. 96.

GERMAN MUTUAL FIRE INSURANCE SOCIETY,

LIBERTY, GRANT COUNTY.

[Organized or Incorporated February, 1872. Commenced business
February, 1872.]

President, LOUIS BOERNER, Lancaster, Wis.
Secretary, WM. WETTER, Fennimore, Wis.
Express office of Secretary, Fennimore, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$654 53

INCOME.

Assessments actually received on current year's assessments	\$9,358 51	
Assessments actually received on previous years' assessments	250 28	
Policy fees: New, No. 18; fee, \$1.50; amount	\$27 00	
Renewals: No. 367; fee, \$1.50; amount	550 50	
	<hr/>	
Total policy fees	577 50	
Cash received as borrowed money (dates borrowed, June 25, July 22, Sept. 16, Oct. 22, Oct. 15, Aug. 13	3,990 35	
Cash received from C. & N. W. Ry. Co.	300 00	
	<hr/>	
Total income during year		14,476 64
		<hr/>
Total assets of previous year and income		\$15,131 17

LEDGER ASSETS.

Paid for losses, including \$553.00 for losses occurring in previous year	\$8,841 45
Borrowed money (date repaid, Dec. 30, 1913)	3,990 35
Interest on borrowed money	72 75
Salaries, \$25.00, and fees, \$261.00, paid officials	286 35
Agents' compensation, policy fees	577 50
Paid for collection of assessments	191 17
Postage, printing and stationery	63 94

All other disbursements:

Attorney fees	50 00
Hall rent	2 50

Total disbursements	14,076 01
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Balance	\$1,055 16
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LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$1,055 16
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NON-LEDGER ASSETS.

Unpaid assessments levied on or after Nov. 1, of current year.....	\$195 38
Furniture, fixtures and safes, \$25.00; supplies, \$5.00.....	30 00

Total non-ledger assets	225 38
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Gross assets	\$1,280 54
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DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied on or after Nov. 1, of current year.....	\$195 38
Furniture, fixtures and safes, \$25.00; supplies, \$5.00.....	30 00

Deduct total assets not admitted.....	225 38
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Total admitted assets	\$1,055 16
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LIABILITIES.

Amount of losses due and unpaid (No., 2)	\$56 30
Amount of losses adjusted, not due No., 2)	1,130 00

Total liabilities	\$1,186 30
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1680	\$3,961,305 00
Written and renewed during the year....	385	1,077,645 00
Total	2065	\$5,038,950 00
Deduct those expired and cancelled.....	367	809,500 00
In force at the end of the year...	1698	\$4,229,450 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	3	\$553 00
Losses and claims incurred during the year	80	9,474 75
Total	83	\$10,027 75
Losses and claims paid during year.....	...	8,841 45
Losses and claims remaining unpaid Dec. 31, end of year .....	...	\$1,186 30
Amount of losses paid since organization.....		\$91,664 67
Average insurance in force per policy.....		2,490 84

No. 97.

GERMAN MUTUAL FIRE INSURANCE COMPANY,

MARION AND ADJACENT TOWNS, GRANT COUNTY.

[Organized or Incorporated July 26, 1875. Commenced business Aug. 15, 1876.]

President, ADAM KREUL, R. No. 5, Fennimore, Wis.
 Secretary, JOHN G. BOEBEL, R. No. 1, Boscobel, Wis.
 Express office of Secretary, Boscobel, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,451 68

INCOME.

Assessments actually received on current year's assessments	\$7,396 43	
Policy fee: New, No. 13; fee, \$1.50; amount...	\$19 50	
Renewals: No. 177; fee, \$1.50; amount	265 50	
Total policy fees	285 00	
Cash received as borrowed money..	6,939 32	
Cash received from mills collected by secretary	34 50	
Total income during year.....		14,655 25
Total assets of previous year and income...		\$16,106 93

DISBURSEMENTS.

Paid for losses	\$8,082 30	
Borrowed money	6,939 32	
Interest on borrowed money	68 91	
Salaries, \$40.00, and fees, \$459.89, paid officials	499 89	
Postage, printing and stationery....	23 76	
All other disbursements, hall rent ..	2 00	
	<hr/>	
Total disbursements		15,616 18
		<hr/>
Balance		\$490 75
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in Central State Bank at Boscobel	\$490 75
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$40; supplies, \$10..	50 00
	<hr/>
Gross assets	\$540 75

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$40; supplies, \$10..	50 00
	<hr/>
Total admitted assets	\$490 75
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	657	\$1,246,009 00
Written and renewed during the year...	190	424,375 00
	<hr/>	<hr/>
Total	847	\$1,670,384 00
Deduct those expired and cancelled	177	338,235 00
	<hr/>	<hr/>
In force at the end of the year...	670	\$1,332,149 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	36	\$8,082 30
Losses and claims paid during year.....	36	8,082 30
	<hr/>	<hr/>
Amount of losses paid since organization	333	\$44,638 69
Average insurance in force per policy...	...	1,988 20

No. 98.

HAMBURG TOWN MUTUAL INSURANCE COMPANY,

HAMBURG, VERNON COUNTY.

[Organized or Incorporated January, 1867. Commenced business
Jan. 19, 1867. Reorganized in 1880, and July 5, 1895.]

President, OLE J. OPHUS, R. No. 1, Coon Valley, Wis.
Secretary, LEWIS O. BRYE, R. No. 1, Coon Valley, Wis.
Express office of Secretary, Coon Valley, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$36,631 20

INCOME.

Gross premiums on all business written during the year	\$4,949 46	
Policy fees: New, No. 105; fee, \$1.50; amount	\$157 50	
Renewals: No. 385; fee, \$1.50; amount	577 50	
Total policy fees	735 00	
Total collections	\$5,684 46	
Returned on cancellations	415 56	
Total premiums and policy fees, less deductions	\$5,268 90	
Cash received as interest	2,158 64	
Total income during year	7,427 54	
Total assets of previous year and income...	\$44,058 74	

DISBURSEMENTS.

Paid for losses	\$4,276 00	
Salaries, \$405.00 and fees, \$217.40, paid officials	622 40	
Agents' compensation, policy fees...	735 00	
Paid for collection of premiums....	148 69	
Postage, printing and stationery....	85 52	
All other disbursements:		
Notary fees and recording	2 50	
Miscellaneous	17 50	
Total disbursements	5,887 61	
Balance	\$38,171 13	

LEDGER ASSETS.

Cash deposited in Coon Valley State Bank	\$4,235 93	
Mortgage loans on real estate, first liens	32,990 25	
Other ledger assets, notes on hand by agents	944 95	
	<hr/>	
Total ledger assets		\$38,171 113

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$150; supplies, \$50..		200 00
	<hr/>	
Gross assets		\$38,371 13

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$150; supplies, \$50..		200 00
	<hr/>	
Total admitted assets		\$38,171 13
	<hr/> <hr/>	

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1595	\$2,983,507 00
Written and renewed during the year...	430	918,147 00
	<hr/>	
Total	2085	\$3,901,654 00
Deduct those expired and cancelled.....	450	794,862 00
	<hr/>	
In force at the end of the year...	1635	\$3,106,792 00
	<hr/> <hr/>	

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	40	\$4,276 00
Losses and claims paid during year.....	40	4,276 00
	<hr/>	
Amount of losses paid since organization.....		\$44,753 93
Average insurance in force per policy.....		1,900 29

No. 99.

**HARTLAND FARMERS MUTUAL FIRE INSURANCE
COMPANY,**

BONDUEL, SHAWANO COUNTY.

[Organized or Incorporated March 10, 1876. Commenced business
March 26, 1876.]

President, ALBERT GRAF, R. No. 2, Bonduel, Wis.
Secretary, WM. BURHEISTER, R. No. 1, Bonduel, Wis.
Express office of Secretary, Bonduel, Wis.

INCOME.

Gross premiums on all business written during the year	\$536 76	
Assessments actually received on current year's assessments	9,543 94	
Policy fees: New, No. 491; fee, \$1.00; amount	\$491 00	
Additions: No. 122; fee, \$.25; amount	30 50	
Transfers: No. 12; fee, \$.25; amount	3 00	
Total policy fees	524 50	
Total collections	\$15,433 20	
Returned on cancellations	57 40	
Total premiums and assessments, less deductions	\$15,375 80	
Cash received as borrowed money (date borrowed, Jan., 1913)	1,000 00	
Total income during year	\$16,375 80	

DISBURSEMENTS.

Paid for losses, including \$911.34 for losses occurring in previous years	\$12,167 91
Borrowed money (date repaid, Mar.)	1,000 00
Interest on borrowed money	15 00
Salaries, \$172.75, and fees, \$853.95, paid officials	1,026 70
Postage, printing and stationery....	67 22

All other disbursements:

For books	1 40
For making assessment	55 00
Adjusting losses	22 00

Total disbursements	14,355 23
Balance	\$2,020 57

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$2,020 57
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$50; supplies, \$30..	80 00
Gross assets	\$2,100 57

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$50; supplies, \$30..	80 00
Total admitted assets	\$2,020 57

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2437	\$4,924,869 00
Written and renewed during the year...	491	1,021,124 00
Total	2928	\$5,945,993 00
Deduct those expired and cancelled.....	339	653,577 00
In force at the end of the year...	2589	\$5,292,416 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims remaining unpaid Dec. 31 of previous year	1	\$911 34
Losses and claims incurred during the year .....	...	11,256 57
Losses and claims paid during the year..	...	\$12,167 91
Amount of losses paid since organization.....		\$79,084 00
Average insurance in force per policy.....		2,044 20

No. 100.

**HENRIETTA, GREENWOOD & UNION FIRE INSURANCE
COMPANY,**

HENRIETTA, RICHLAND COUNTY.

[Organized or Incorporated Nov. 1, 1883. Commenced business
Nov. 1, 1883.]President, MARTIN ROTT, Yuba, Wis.
Secretary, ANTON STANEK, Yuba, Wis.
Express office of Secretary, Hillsboro, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,988 98

INCOME.

Gross premiums on all business written during the year	\$545 64	
Cash received as interest	92 00	
Total income during year		637 64
Total assets of previous year and income..		<u>\$2,626 62</u>

DISBURSEMENTS.

Paid for losses	\$158 00	
Salaries, \$85.50, and fees, \$6.00, paid officials	91 50	
Agents' compensation, policy fees...	8 85	
Postage, printing and stationery...	42 75	
Express, telegraph, telephone and exchange	5 10	
Hall rent	3 00	
Total disbursements		309 20
Balance		<u><u>\$2,317 42</u></u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer \$2,317 42

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	161	\$471,101 00
Written and renewed during the year...	101	116,280 00
Total	262	<u><u>\$587,381 00</u></u>

Deduct those expired and cancelled.....	25	79,890 00
In force at the end of the year...	237	\$507,491 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	3	\$158 00
Losses and claims paid during year	3	158 00
Amount of losses paid since organization.....		\$4,204 58
Average insurance in force per policy.....		2,142 00

No. 101.

HULL TOWN MUTUAL INSURANCE COMPANY,

TOWN OF HULL AND ADJOINING TOWNS, MARATHON COUNTY.

[Organized or Incorporated Nov. 11, 1902. Commenced business

Jan. 7, 1913.]

President, ED. BREHM, Colby, Wis., R. 1.
 Secretary, ALVIN BREHM, Colby, Wis., R. 1.
 Express office of Secretary: Colby, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$708 48

INCOME.

Gross premiums on all business written during the year.....	\$945 75	
Assessments actually received on current year's assessments.....	1,470 00	
Policy fees: New, No. 65; fee, \$1.50; amount	\$97 50	
Renewals: No. 93; fee, \$1.00; amount	93 00	
Additions: No. 49; fee, \$0.75; amount	36 75	
Total policy fees.....	227 25	
Cash received as borrowed money (date borrowed, Oct. 6).....	300 00	
Total income during year.....		2,943 00
Total assets of previous year and income		\$3,651 48

DISBURSEMENTS.

Paid for losses.....	\$2,296 00	
Borrowed money (date repaid, Dec. 31st)	300 00	
Interest on borrowed money.....	4 30	
Fees paid officials.....	251 90	
Agents' compensation: Policy fees..	227 25	
Postage, printing and stationery.....	62 35	
Express, telegraph, telephone and exchange	1 00	
All other disbursements:		
Paid mileage to adjusters, executive Com. and Bd. of Directors.....	16 80	
Paid per diem and mileage to secretary	6 50	
Total disbursements		3,166 10
Balance		\$485 38

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$485 38
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NON-LEDGER ASSETS.

Unpaid assessments levied on or after Nov. 1, of current year.....	\$22 00	
Furniture, fixtures and safes, \$60.00; supplies, \$60.00	120 00	
Total non-ledger assets.....		142 00
Gross assets		\$627 38

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$22 00	
Furniture, fixtures and safes, \$60.00; supplies, \$60.00	120 00	
Deduct total admitted assets.....		142 00
Total admitted assets.....		\$485 38

LIABILITIES.

Bill of printing.....	\$11 00
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	423	\$781,427 00
Written and renewed during the year....	158	376,428 00
Total	581	\$1,157,855 00

Deduct those expired and cancelled.....	94	184,298 00
In force at the end of the year.....	487	\$973,557 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	9	\$2,296 00
Losses and claims paid during year.....	9	2,296 00
Amount of losses paid since organization.....		\$11,388 09
Average insurance in force per policy.....		1,999 00

No. 102.

HUSTISFORD FARMERS MUTUAL FIRE INSURANCE COMPANY,

HUSTISFORD, DODGE COUNTY.

[Organized or Incorporated April 19, 1876. Commenced business May 10, 1876.]

President, WM. F. MILLER, Juneau.
 Secretary, RICHARD ROLL, Hustisford.
 Express office of Secretary, Woodland, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$884 90

INCOME.

Gross premiums on all business written during the year.....	\$1,004 80
Assessments actually received on current year's assessments.....	7,079 61
Assessments actually received on previous years' assessments.....	42 82
Policy fees: New, No. 175; fee, \$2; amount	350 00
Cash received as borrowed money (date borrowed, Nov. 5, 1913.....)	1,500 00
(Dec. 24, 1913).....	600 00
Total income during year.....	10,577 23
Total assets of previous year and income	\$11,462 13

DISBURSEMENTS.

Paid for losses.....	\$7,694 30	
Borrowed money (date repaid, July 24, 1913)	2,015 00	
Interest on borrowed money.....	34 25	
Salaries paid officials.....	142 00	
Agents' compensation: Policy fees..	350 00	
Paid for collection of assessments...	141 58	
Postage, printing and stationery....	40 35	
Express, telegraph, telephone and exchange and annual report.....	10 00	
All other disbursements:		
Legal advice	25 00	
Iron Ridge Fire Co.....	100 00	
Auditing committee	6 00	
Adjusting losses	12 00	
Printing, calendars and policies...	113 50	
Total disbursements		10,683 98
Balance		\$778 15

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$778 15
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LIABILITIES.

Borrowed money unpaid, \$600; interest on same, 50 cts.	\$600 50
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	885	\$2,471,039 00
Written and renewed during the year....	175	502,400 00
Total	1,060	\$2,973,439 00
Deduct those expired and cancelled.....	188	501,262 00
In force at the end of the year....	872	\$2,472,177 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	19	\$7,694 30
Losses and claims paid during year.....	19	7,694 30

No. 103.

IRVING MUTUAL FIRE INSURANCE COMPANY,

IRVING, JACKSON COUNTY.

[Organized or Incorporated Feb. 24, 1883. Commenced business
April 4, 1883.]President, WM. MERLRINE, Black River Falls, R. F. D.
Secretary, HENRY C. DAVIS, Black River Falls, R. F. D.
Express office of Secretary: Black River Falls.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$1,544 55

INCOME.

Gross premiums on all business written during the year.....	\$872 82	
Assessments actually received on previous year's assessments.....	145 04	
Policy fees: New, No. 137; fee, \$1.00; amount	137 00	
	<hr/>	
Total collections	\$1,154 86	
Returned on cancellations.....	48 56	
	<hr/>	
Total premiums and assessments, less deductions	\$1,106 30	
Cash received from all other sources:		
Error in settlement of 1912.....	1 62	
Check for loss returned.....	25 00	
	<hr/>	
Total income during year.....		1,132 92
		<hr/>
Total assets of previous year and income		\$2,677 47

DISBURSEMENTS.

Paid for losses, including \$840.50 for losses occurring in previous year..	\$1,279 55	
Salaries paid officials.....	400 00	
Agents' compensation. Policy fees..	137 00	
Postage, printing and stationery....	33 43	
All other disbursements:		
Adjusting losses, \$34.72; incidental, \$9.92; directors, \$72.26; internal revenue fine, \$10.00; settlement, \$8.70; assessments returned, \$18.31	153 91	
	<hr/>	
Total disbursements		2,003 89
		<hr/>
Balance		\$673 58
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$662 28	
Agents' balances representing busi- ness written subsequent to Oct. 1, 1913	11 30	
	<hr/>	
Total ledger assets.....		\$673 58

NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year	\$92 78	
Furniture, fixtures and safes.....	150 00	
	<hr/>	
Total non-ledger assets.....		242 78
		<hr/>
Gross assets		\$916 36

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$92 78	
Furniture, fixtures and safes.....	150 00	
	<hr/>	
Deduct total assets not admitted.....		242 78
		<hr/>
Total admitted assets.....		\$673 58
		<hr/> <hr/>

LIABILITIES.

Amount of losses resisted.....	\$125 00
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	681	\$1,326,204 00
Written and renewed during the year....	137	247,690 00
	<hr/>	
Total	818	\$1,573,894 00
Deduct those expired and cancelled.....	113	182,888 00
	<hr/>	
In force at the end of the year....	705	\$1,391,006 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	7	\$965 50
Losses and claims incurred during the year	13	439 05
Total	20	\$1,404 55
Losses and claims paid during year.....	15	1,279 55
Losses and claims remaining unpaid Dec. 31, end of year.....	5	\$125 00
Amount of losses paid since organization.....		\$48,774 99
Average insurance in force per policy		1,973 00

No. 104.

IXONIA MUTUAL FIRE INSURANCE COMPANY,

IXONIA, JEFFERSON COUNTY.

[Organized or Incorporated Nov. 6, 1875. Commenced business January 4, 1876.]

President, WILLIAM MORAN, Ixonia, Wis., R. 2.
 Secretary, JOHN SAEGER, Ixonia, Wis., R. 2.
 Express office of Secretary: Ixonia, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$352 51

INCOME.

Assessments actually received on current year's assessments.....	\$1,287 00
Policy fees: New, No. 17; fee, \$1.75; amount	\$29 75
Renewals: No. 40; fee, \$1.75; amount.....	70 00
Transfers: No. 2; fee, \$.50; amount	1 00
Total policy fees	100 75
Cash received as borrowed money (date borrowed, Sept. 6, 1913)...	1,000 00
Total income during year	2,387 75
Total assets of previous year and income	\$2,740 26

DISBURSEMENTS.

Paid for losses	\$1,221 88	
Borrowed money (date repaid, Dec. 3, 1913)	1,000 00	
Interest on borrowed money.....	12 37	
Salaries paid officials.....	55 00	
Agents' compensation:		
Salaries	\$15 00	
Policy fees	43 75	
Total paid agents.....	58 75	
Paid for collection of assessments....	12 87	
Postage, printing and stationery....	12 80	
All other disbursements:		
Paid hall rent.....	2 00	
Paid John E. Humphrey for his service	2 00	
Total disbursements	2,377 67	
Balance	\$362 59	

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$362 59
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	345	\$860,555 00
Written and renewed during the year....	57	160,765 00
Total	402	\$1,021,320 00
Deduct those expired and cancelled.....	60	119,750 00
In force at the end of the year....	342	\$901,570 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	9	\$1,221 88
Losses and claims paid during year.....	9	1,221 88
Amount of losses paid since organization.....		\$31,999 10
Average insurance in force per policy.....		2.637 00

No. 105.

JAMESTOWN MUTUAL FIRE INSURANCE COMPANY,

JAMESTOWN, GRANT COUNTY.

[Organized or Incorporated March 14, 1885. Commenced business
May 1, 1885.]President, THEO. KAHLE, Louisburg, Wis.
Secretary, JOS. C. BRANT, Louisburg, Wis.
Express office of Secretary, Cuba City, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$1,593 14

INCOME.

Gross premiums on all business written during the year.	\$1,279 20	
Policy fees: New, No. 30; fee, \$1.50; amount	\$45 00	
Renewals: No. 171; fee, \$1.50; amount	256 50	
Total policy fees.	301 50	
Total collections.	\$1,580 70	
Returned on cancellations.	206 85	
Total premiums and assessments, less deductions	\$1,373 85	
Cash received as interest.	10 85	
Total income during year.	1,384 70	
Total assets of previous year and income	\$2,977 84	

DISBURSEMENTS.

Paid for losses.	\$900 25
Agents' compensation:	
Salaries	\$9 00
Policy fees	201 00
Total paid agents.	210 00
Postage, printing and stationery.	30 50

All other disbursements:

Notary fees, \$1.25; attorney fees, \$5.00; hall rent, \$2.00.....	8 25	
Adjusters, \$48.00; directors, \$10.50	58 50	
President, \$27.60; secretary, \$119 00	146 60	
Treasurer	63 65	
Total disbursements		1,417 75
Balance		<u><u>\$1,560 09</u></u>

LEDGER ASSETS.

Cash deposited in Hazelgreen bank, \$500.00; East Dubuque bank, \$700.00	\$1,200 00	
Cash belonging to company, in hands of treasurer	360 09	
Total ledger assets		<u><u>\$1,560 09</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	865	\$1,881,844 00
Written and renewed during the year....	201	423,285 00
Total	1,066	\$2,305,129 00
Deduct those expired and cancelled.....	178	318,855 00
In force at the end of the year....	888	<u><u>\$1,986,274 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	20	\$900 25
Losses and claims paid during year.....	20	900 25
Amount of losses paid since organization.....		<u><u>\$22,406 05</u></u>
Average insurance in force per policy.....		2,236 00

No. 106.

**LA CROSSE COUNTY SCANDINAVIAN TOWN MUTUAL
INSURANCE COMPANY,**

LA CROSSE, LA CROSSE COUNTY.

[Organized or Incorporated Oct. 24, 1874. Commenced business
Jan. 3, 1875.]

President, CORNELIUS JOHNSON, Holmen.
Secretary, THOMAS JOHNSON, Holmen.
Express office of Secretary: Midway, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$1,493 93

INCOME.

Gross premiums on all business written during the year.....	\$742 16	
Assessments actually received on previous year's assessments.....	12 75	
Policy fees: New, No. 123; fee, \$1.25; am't	\$153 75	
Transfers: No. 8; fee, \$0.50; amount	5 00	
	<hr/>	
Total policy fees	158 75	
Cash received as interest	30 00	
	<hr/>	
Total income during year.....		943 66
		<hr/>
Total assets of previous year and income..		\$2,437 59

DISBURSEMENTS.

Paid for losses, including \$146.63 for losses occurring in previous years	\$432 63
Salaries, \$50.00, and fees \$19.75, paid officials	69 75
Agents' compensation: Commissions	92 25
Postage, printing and stationery....	21 60
All other disbursements:	
Paid for director service 1913....	27 00
Paid for return premium, 1913...	8 85
Paid fees to president and recording policies	12 30

Paid for attending insurance convention, 1912	9 00	
Paid for adjusting losses	15 00	
	<hr/>	
Total disbursements		688 38
		<hr/>
Balance		\$1,749 21
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in Bank of Holmen.....	\$1,749 21
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NON-LEDGER ASSETS.

Furniture	20 00
	<hr/>
Gross assets	\$1,796 21

DEDUCT ASSETS NOT ADMITTED.

Supplies	20 00
	<hr/>
Total admitted assets	\$1,749 21
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	620	\$1,417,184 00
Written and renewed during the year....	123	317,220 00
	<hr/>	
Total	743	\$1,734,404 00
Deduct those expired and cancelled.....	111	239,030 00
	<hr/>	
In force at the end of the year....	632	\$1,495,374 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	4	\$146 63
Losses and claims incurred during the year	6	286 00
	<hr/>	
Total	10	\$432 63
Losses and claims paid during year.....	10	432 63
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization.....		\$20,755 88
Average insurance in force per policy....		2,366 00

No. 107.

*LIMA MUTUAL FIRE INSURANCE COMPANY,

LIMA, ROCK COUNTY.

[Organized or Incorporated June 26, 1872. Commenced business
June 26, 1872.]

President, W. J. McCORD, Lima Center, Wis., R. 1.
Secretary, ORRA D. GOULD, Lima Center, Wis.
Express office of Secretary, Lima Center, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$267 77

INCOME.

Gross premiums on all business written during the year	\$168 29	
Policy fees: New, No. 5; fee, \$1; amount	\$5 00	
Renewals: No. 32; fee, \$1; amount	32 00	
Total policy fees	37 00	
Total collections	\$205 29	
Returned on cancellations	11 97	
Total premiums and assessments, less deductions	\$193 32	
Cash received from all other sources:		
Four assignment fees, 50c	2 00	
Premium of 1912	4 50	
Total income during year	199 82	
Total assets of previous year and income ...	\$467 59	

DISBURSEMENTS.

Paid for losses	\$175 00
Salaries paid officials	83 30
Postage, printing and stationery	5 75
Telephone	1 00

*Reinsured in Mutual Town Ins. Co. of Lima and Johnstown.

All other disbursements:

Witness fee	50
Rent of hall for annual meeting ..	2 00

Total disbursements	267 55
Balance	<u>\$200 04</u>

LEDGER ASSETS.

Cash deposited in First National Bank, Whitewater, Wis.	\$200 04
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NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year ...	10 46
Gross assets	<u>\$210 50</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year ...	10 46
Total admitted assets	<u>\$200 04</u>

LIABILITIES.

Amount of losses due and unpaid (No., 1)	<u>\$1 00</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	207	\$492,408
Written and renewed during the year...	37	101,095
Total	244	<u>\$593,503</u>
Deduct those expired and cancelled	60	142,441
In force at the end of the year..	184	<u>\$451,062</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$1 00
Losses and claims incurred during the year	3	175 00
Total .....	...	<u>\$176 00</u>
Losses and claims paid during year.....	3	175 00
Losses remaining unpaid end of year	1	<u>\$1 00</u>
Amount of losses paid since organization		\$26,570 55
Average insurance in force per policy		<u>\$2,464 00</u>

No. 108.

LINDEN TOWN FARMERS MUTUAL FIRE INSURANCE COMPANY,

LINDEN, IOWA COUNTY.

[Organized or Incorporated Feb. 20, 1872. Commenced business
April 6, 1872.]

President, THOMAS CAYGILL, Linden, Wis.
Secretary, GEO. A. LEE, Mineral Point, Wis.
Express office of Secretary, Edmund, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,284 77

INCOME.

Gross premiums on all business written during the year	\$2,457 57	
Assessments actually received on current year's assessments	3,267 34	
Assessments actually received on previous years' assessments	38 68	
Policy fees: New, No. 6; fee, \$1.00; amount ..	\$6 00	
Renewals: No. 150; fee, \$1.00; amount	150 00	
Transfers: No. 2; fee, 50c; amount	1 00	
Total policy fees	157 00	
Total collections	\$5,920 53	
Returned on cancellations	437 28	
Total premiums and assessments, less deductions	\$5,483 25	
Cash received as interest	15 00	
Total income during year	5,498 25	
Total assets of previous year and income ...	\$6,783 02	

DISBURSEMENTS.

Paid for losses	\$4,809 00
Salaries, \$50, and fees, \$161 paid officials	211 00
Agents' compensation: Policy fees ..	156 00
Paid for collection of assessments ..	66 14
Postage, printing and stationery	44 18

Express, telegraph, telephone and exchange	65	
All other disbursements: Suit case, \$3.50, Wis. assessment of mutual insurance conventions, \$7.00 ...	10 50	
	<u> </u>	
Total disbursements		5,297 47
		<u> </u>
Balance		\$1,485 55
		<u><u> </u></u>

LEDGER ASSETS.

Cash deposited in Iowa County Bank, Mineral Point	\$900 00	
Cash belonging to company, in hands of treasurer	585 55	
	<u> </u>	
Total ledger assets		\$1,485 55

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$75 95	
Furniture, fixtures and safes, \$35.00; supplies, \$15.00	50 00	
	<u> </u>	
Total non-ledger assets		125 95
		<u> </u>
Gross assets		\$1,611 50

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$75 95	
Furniture, fixtures and safes, \$35.00; supplies, \$15.00	50 00	
	<u> </u>	
Deduct total assets not admitted		125 95
		<u> </u>
Total admitted assets		\$1,485 55
		<u><u> </u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	578	\$1,671,000
Written and renewed during the year...	156	491,503
	<u> </u>	<u> </u>
Total	734	\$2,162,503
Deduct those expired and cancelled	176	432,899
	<u> </u>	<u> </u>
In force at the end of the year ..	558	\$1,729,604
	<u><u> </u></u>	<u><u> </u></u>

LOSSES AND CLAIMS.

Losses and claims incurred during the year	29	\$4,809 00
Losses and claims paid during year	29	4,809 00
		<hr/>
Amount of losses paid since organization		\$37,589 53
Average insurance in force per policy		3,099 00

No. 109.

LINDINA TOWN INSURANCE COMPANY,

LINDINA, JUNEAU COUNTY.

[Organized or Incorporated February, 1877. Commenced business April, 1877.]

President, M. L. POWERS, Mauston, Wis.
 Secretary, J. H. McNOWN, Mauston, Wis.
 Express office of Secretary, Mauston, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$524 03

INCOME.

Gross premiums on all business written during the year	\$396 06
Assessments actually received on current years' assessments	4,522 60
Assessments actually received on previous years' assessments	20 45
Policy fees: New, No. 2; fee, \$1; amount	\$2 00
Renewals: No. 227; fee, \$1.00; amount	227 00
	<hr/>
Total policy fees	229 00
Cash received as borrowed money (date borrowed, July, 1913)	700 00
	<hr/>
Total income during year	5,868 11
	<hr/>
Total assets of previous year and income ..	\$6,392 14

DISBURSEMENTS.

Paid for losses, including \$65.00 for losses occurring in previous years	\$4,565 85
Paid for corporation tax, U. S. Int. Rev. (Penalty)	25 00

Borrowed money (date repaid, Dec. 31, 1913)	700 00	
Interest on borrowed money	17 00	
Salaries, \$183.40, and fees, \$229.00, paid officials	412 40	
Paid for collection of assessments ..	90 45	
Postage, printing and stationery	33 72	
Express, telegraph, telephone and exchange	1 50	
All other disbursements:		
Wis. Town Mutual Ass'n	2 00	
Janitor	1 50	
		<hr/>
Total disbursements		5,849 42
		<hr/>
Balance		\$542 72
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$542 72
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$76 18	
Furniture, fixtures and safes, \$30.00; supplies, \$10.00	40 00	
		<hr/>
Total non-ledger assets		116 18
		<hr/>
Gross assets		\$658 90

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$76 18	
Furniture, fixtures and safes, \$30.00; supplies, \$10.00	40 00	
		<hr/>
Deduct total assets not admitted		116 18
		<hr/>
Total admitted assets		\$542 72
		<hr/> <hr/>

LIABILITIES.

Amount of losses due and unpaid (No., 1)	\$30 60
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	842	\$1,494,455
Written and renewed during the year ...	229	474,770
		<hr/>
Total	1,071	\$1,969,225
Deduct those expired and cancelled	227	378,240
		<hr/>
In force at the end of the year ...	844	\$1,590,985
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	2	\$65 00
Losses and claims incurred during the year	37	4,531 45
Total	39	\$4,596 45
Losses and claims paid during year	38	4,565 85
Losses and claims remaining unpaid Dec. 31, end of year	1	\$30 60
Amount of losses paid since organization		\$64,110 41
Average insurance in force per policy		1,885 00

No. 110.

LISBON FIRE INSURANCE COMPANY,

LISBON, FOUNTAIN, ETC., JUNEAU COUNTY.

[Organized or Incorporated June 20, 1896. Commenced business
July 20, 1896.]

President, A. V. ROBISON, New Lisbon, Wis.
Secretary, W. J. HERRIOT, Mauston, Wis.
Express office of Secretary: Mauston, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$148 56

INCOME.

Gross premiums on all business written during the year.....	\$448 33
Assessments actually received on current year's assessments	2,066 34
Assessments actually received on previous years' assessments	19 01
Policy fees: New, No. 34; fee, \$1.00; amount	\$34 00
Renewals: No. 118; fee, \$1.00; amount	118 00
Total policy fees	152 00

Cash received as borrowed money (date borrowed Dec. 31, 1913) . . .	170 07	
Cash received from all other sources: Transfers	13 00	
		<hr/>
Total income during year		2,868 75
		<hr/>
Total assets of previous year and income . .		\$3,017 31

DISBURSEMENTS.

Paid for losses	\$2,585 07	
Paid fire department taxes	34	
Salaries paid officials	330 21	
Paid for collection of assessments . . .	42 39	
Postage, printing and stationery	38 57	
Express, telegraph, telephone and ex- change	65	
All other disbursements:		
Association dues	2 00	
Delegate	6 50	
Swearing to reports	75	
Livery	2 25	
Rent, \$5; overpaid assessment, \$3.85	8 85	
		<hr/>
Total disbursements		3,017 31

NON-LEDGER ASSETS.

Unpaid assessments lev- ied during current year prior to Nov. 1	\$53 12	
Unpaid assessments lev- ied prior to current year	103 18	
		<hr/>
Total unpaid assessments	\$156 30	
Furniture, fixtures and safes, \$13; supplies, \$8	21 00	
		<hr/>
Gross assets		\$177 30

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments lev- ied during current year prior to Nov. 1	\$53 12	
Unpaid assessments lev- ied prior to current year	103 18	
		<hr/>
Furniture, fixtures and safes, \$13; Total unpaid assessments	\$156 30	
supplies, \$8	21 00	
		<hr/>
Deduct total assets not admitted		177 30

LIABILITIES.

Borrowed money unpaid	\$170 07
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	545	\$840,938 00
Written and renewed during the year....	152	263,359 00
	<hr/>	<hr/>
Total	697	\$1,104,297 00
Deduct those expired and cancelled.....	132	191,652 00
	<hr/>	<hr/>
In force at the end of the year.....	565	\$912,645 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	20	\$2,585 07
Losses and claims paid during year.....	20	2,585 07
	<hr/>	<hr/>
Amount of losses paid since organization.....		\$21,815 07
Average insurance in force per policy.....		1,615 00

No. 111.

LISBON MUTUAL INSURANCE COMPANY

LISBON, WAUKESHA COUNTY.

[Organized or Incorporated May, 1874. Commenced business June
10, 1874.]

President, JOHN TEMPERO, Pewaukee, Wis.
Secretary, JOHN R. SMALL, Sussex, Wis.
Express office of Secretary, Sussex, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$1,969 10
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INCOME.

Gross premiums on all business writ- ten during the year.....	\$618 72
Policy fees: Renewals:	
No. 65; fee, \$1.50;	
amount	\$97 50
Additions: No. 24; fee,	
50c; amount	12 00
	<hr/>
Total policy fees	109 50

Cash received as interest	37 24	
Cash received from other sources:		
Balance of assessment, 1912.....	10 25	
		<hr/>
Total income during year.....		775 71
		<hr/>
Total assets of previous year and income...		\$2,744 81

DISBURSEMENTS.

Paid for losses	\$1,685 94	
Salaries, \$10.00, and fees \$68.50, paid officials	78 50	
Agents' compensation: Policy fees.....	109 50	
Postage, printing and stationery....	81 27	
Express, telegraph, telephone and exchange	2 18	
All other disbursements:		
Appraising losses	20 00	
Committee revising by-laws.....	14 29	
		<hr/>
Total disbursements		1,991 68
		<hr/>
Balance		\$753 13
		<hr/> <hr/>

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$27 13	
Cash deposited in Sussex State Bank	625 00	
Cash belonging to company, in hands of treasurer	100 00	
		<hr/>
Total ledger assets		\$753 13
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	357	\$1,113,527 00
Written and renewed during the year ...	65	187,525 00
		<hr/>
Total	416	\$1,301,052 00
Deduct those expired and cancelled.....	50	181,970 00
		<hr/>
In force at the end of the year....	366	\$1,119,082 00
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	11	\$1,685 94
Losses and claims paid during year.....	11	1,685 94
		<hr/>
Amount of losses paid since organization.....		\$22,097 29
Average insurance in force per policy.....		3,057 00
		<hr/> <hr/>

No. 112.

LITTLE BLACK FARMERS MUTUAL FIRE INSURANCE COMPANY,

LITTLE BLACK, TAYLOR COUNTY.

[Organized or Incorporated June 4, 1889. Commenced business
July 26, 1889.]

President, JOHN KRAEMER, Medford, Wis.
Secretary, VINCENT JAKEL, Stetsonville, Wis.
Express office of Secretary: Stetsonville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$25,116 28

INCOME.

Gross premiums on all business written during the year.....	\$3,780 25	
Policy fees: New, No. 7; fee, \$1.50; amount...	\$10 50	
Renewals: No. 282; fee, \$1.50; amount	423 00	
Additions: No. 57; fee, \$1.50; amount	85 50	
Total policy fees.....	519 00	
Total collections	\$4,299 25	
Returned on cancellations	33 67	
Total premiums and assessments, less deductions	\$4,265 58	
Cash received as interest.....	1,193 08	
Total income during year.....	5,458 66	
Total assets of previous year and income...	\$30,574 94	

DISBURSEMENTS.

Paid for losses	\$1,838 50
Paid for fire department taxes.....	1 40
Salaries paid officials	525 17
Agents' compensation: Policy fees.	519 00
Postage, printing and stationery,...	86 14

All other disbursements:

Fire commission	91 00
Office rent	12 00
All other purposes	39 30

Total disbursements	3,112 51
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Balance	\$27,462 ¹ 43
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LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$2,982 43
Mortgage loans on real estate, first liens	24,480 00

Total ledger assets	\$27,462 43
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DISBURSEMENTS.

Loans on bills receivable not secured, premium notes	\$90 93
Furniture, fixtures and safes, \$225; supplies, \$25	250 00

Total non-ledger assets	340 93
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Gross assets	\$27,803 36
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Loans on bills receivable not secured, premiums notes	\$90 93
Furniture, fixtures and safes, \$225; supplies, \$25	250 00

Deduct total assets not admitted	340 93
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Total admitted assets	\$27,462 43
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1,434	\$1,738,495 00
Written and renewed during the year....	289	407,020 00
Total	1,723	\$2,145,515 00
Deduct those expired and cancelled	299	298,345 00
In force at the end of the year....	1,424	\$1,847,170 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	29	\$1,838 50
Losses and claims paid during year.....	29	1,838 50
Amount of losses paid since organization.....		\$27,434 21
Average insurance in force per policy.....		1,301 00

No. 113.

LODI FARMERS MUTUAL FIRE INSURANCE COMPANY,

LODI, COLUMBIA COUNTY.

[Organized or Incorporated March, 1877. Commenced business
March, 1877.]President, A. R. REYNOLDS, Lodi, Wis.
Secretary, F. W. GROVES, Lodi, Wis.
Express office of Secretary: Lodi, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1 83

INCOME.

Gross premiums in all business written during the year	\$665 53	
Assessments actually received on current year's assessments	4,465 23	
Assessments actually received on previous years' assessments	2 72	
Policy fees: New, No. 11; fee, 85c; amount..	\$9 35	
Renewals: No. 103; fee, 85c; amount.....	87 55	
Additions: No. 42; fee, 40c; amount	16 80	
Total policy fees.....	113 70	
Total collections	\$5,247 17	
Returned on cancellations.....	47 17	
Total income during year.....		5,200 00
Total assets of previous year and income..		\$5,201 83

DISBURSEMENTS.

Paid for losses	\$4,040 55
Paid for fire department taxes.....	69
Borrowed money (date repaid July 9)	450 00
Interest on borrowed money.....	13 00
Salaries paid officials	7 53
Agents' compensation:	
Salaries	\$177 50
Policy fees	113 70
Total paid agents	291 20

Paid for collection of assessments..	87 78	
Postage, printing and stationery....	31 30	
All other disbursements:		
Returned on overpaid assessments	2 60	
Dues Wisconsin Association of Town Mutuals	2 00	
Old order	87	
Total disbursements		4,927 52
Balance		\$274 31

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$274 31
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NON-LEDGER ASSETS.

Unpaid assessments levied during cur- rent year prior to Nov. 1.....	\$96 40	
Unpaid assessments levied prior to current year	2 28	
Total non-ledger assets		98 68
Gross assets		\$372 99

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during cur- rent year prior to Nov. 1.....	\$96 40	
Unpaid assessments levied prior to current year	2 28	
Deduct total assets not admitted.....		98 68
Total admitted assets		\$274 31

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	589	\$1,342,353 00
Written and renewed during the year....	114	287,181 00
Total	703	\$1,629,534 00
Deduct those expired and cancelled.....	164	303,224 00
In force at the end of the year....	539	\$1,326,310 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	18	\$4,040 55
Losses and claims paid during year	18	4,040 55
Amount of losses paid since organization.....		\$32,570 53
Average insurance in force per policy.....		2,442 00

No. 114.

LUCK MUTUAL FIRE INSURANCE COMPANY,

LUCK, POLK COUNTY.

[Organized or Incorporated August 27, 1881. Commenced business
August 27, 1881*]

President, PETER CHRISTENSEN, Milltown, Wis.
Secretary, NELSON LAWSON, Luck, Wis.
Express office of Secretary: Luck, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$2,494 30

INCOME.

Gross premiums on all business written during the year	\$1,148 99	
Assessments actually received on current year's assessments.....	5,034 09	
Policy fees: New, No. 371; fee, \$1.50; amount	556 50	
	<hr/>	
Total collections	\$6,739 58	
Cash received as interest	71 25	
Cash received from all other sources: Penalty on overdue assessments..	11 37	
	<hr/>	
Total income during year.....		6,822 20
		<hr/>
Total assets of previous year and income..		\$9,316 50

DISBURSEMENTS.

Paid for losses	\$3,721 04	
Salaries, \$241.50, and fees, \$278.25, paid officials	519 75	
Agents' compensation: Policy fees..	278 25	
Paid for collection of assessments...	69 14	
Postage, printing and stationery....	82 37	
Express, telegraph, telephone and exchange	1 30	
All other disbursements: Membership Wisconsin Mut. Ins. Co.....	2 00	
	<hr/>	
Total disbursements		4,673 85
		<hr/>
Balance		\$4,642 65
		<hr/> <hr/>

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$30 62	
Cash deposited in banks: State Bank of Luck, \$1,200.00; Milltown State bank, \$1,200.00; State Bank of Center, \$600.00; Bank of St. Croix Falls, \$978.97; Polk County bank, \$400.00	4,378 97	
Cash belonging to company, in hands of treasurer	233 06	
	<hr/>	
Total ledger assets.....		\$4,642 65

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$50; supplies, \$40...	90 00	
	<hr/>	
Gross assets		\$4,732 65

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$50; supplies, \$40...	90 00	
	<hr/>	
Total admitted assets.....		\$4,642 65
	<hr/> <hr/>	

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,116	\$2,384,099 00
Written an renewed during the year.....	371	806,517 00
	<hr/>	
Total	1,487	\$3,190,616 00
Deduct those expired and cancelled.....	294	562,655 00
	<hr/>	
In force at the end of the year....	1,193	\$2,627,961 00
	<hr/> <hr/>	

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	32	\$3,721 04
Losses and claims paid during year.....	32	3,721 04
	<hr/> <hr/>	
Amount of losses paid since organization.....		\$31,434 67
Average insurance in force per policy.....		2,202 90

No. 115.

LYNN MUTUAL FIRE INSURANCE COMPANY,

LYNN, CLARK COUNTY.

[Organized or Incorporated May 21, 1878. Commenced business
May 28, 1878.]

President, J. W. SHORT, Neillsville, Wis., R. 2.
Secretary, GEO. A. URE, Neillsville, Wis.
Express office of secretary, Neillsville, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$1,777 22

INCOME.

Gross premiums on all business written during the year.....	\$6,281 34	
Assessments actually received on current year's assessments.....	15,346 46	
Assessments actually received on previous years' assessments.....	220 23	
Policy fees: New, No. 1,434; fee, \$1,434.00; amount.....	1,434 00	
Cash received as borrowed money (date borrowed, Apr. 15, \$1,000; June 9, \$1,000; Dec. 16, \$500....)	2,500 00	
Cash received from all other sources:		
Loss payment returned.....	5 00	
Two per cent allowed agents for collecting assessment.....	306 93	
Total income during year.....		26,093 96
Total assets of previous year and income		\$27,871 18

DISBURSEMENTS.

Paid for losses.....	\$17,615 83
Borrowed money (date repaid, Aug. 7, \$2,500; Sept. 12, \$2,000; Sept. 15, \$500.....)	5,000 00
Interest on borrowed money.....	165 91
Salaries, \$800, and fees, \$365.79, paid officials.....	1,165 79

Agents' compensation:

Commissions, 2 per cent for collecting assess- ment	\$306 93	
Salaries, extra claim of J. Nielsen, agent...	4 00	
Policy fees	1,434 00	
<hr/>		
Total paid agents.....	1,744 93	
Postage, printing and stationery....	535 32	
Express, telegraph, telephone and ex- change	61 45	
All other disbursements:		
Double payments of assessments re- paid	16 80	
Adjustment of losses	608 99	
Lightning rod points replaced.....	80	
Unearned premiums returned on cancelled policies	106 25	
<hr/>		
Total disbursements		27,022 07
<hr/>		
Balance		\$849 11
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in Farmers State Bank of Granton and First Nat. Bank of Neillsville	\$764 21	
Agents' balances representing busi- ness written subsequent to Oct. 1, 1913	84 90	
<hr/>		
Total ledger assets.....		\$849 11

NON-LEDGER ASSETS.

Unpaid assessments levied during cur- rent year prior to Nov. 1.....	\$398 13	
Furniture, fixtures and safes, \$300; supplies; \$50	350 00	
<hr/>		
Total non-ledger assets.....		748 13
<hr/>		
Gross assets		\$1,597 24

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during cur- rent year prior to Nov. 1.....	\$398 13	
Furniture, fixtures and safes, \$300; supplies, \$50	350 00	
<hr/>		
Deduct total assets not admitted.....		748 13
<hr/>		
Total admitted assets.....		\$849 11
		<hr/> <hr/>

LIABILITIES.

Amount of losses due and unpaid (No. 1).....	\$700 00
Borrowed money unpaid, \$500.00; interest on same, \$1.25	501 25
Total liabilities	<u>\$1,201 25</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	4,516	\$8,197,342 00
Written and renewed during the year....	1,434	2,846,804 00
Total	5,950	\$11,044,146 00
Deduct those expired and cancelled.....	1,315	2,202,217 00
In force at the end of the year....	4,635	<u>\$8,841,929 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	149	\$18,315 83
Losses and claims paid during year.....	148	17,615 83
Losses and claims remaining unpaid Dec. 31, end of year.....	1	\$700 00
Amount of losses paid since organization.....		<u>\$202,301 80</u>
Average insurance in force per policy.....		1,907 64

No. 116.

**MANCHESTER, KINGSTON AND MARQUETTE MUTUAL
FIRE INSURANCE COMPANY,**

KINGSTON, GREEN LAKE COUNTY.

[Organized or Incorporated Dec. 18, 1875. Commenced business
Jan. 4, 1876.]

President, F. A. PATERICK, Marquette, Wis.
Secretary, F. H. WALKER, Kingston, Wis.
Express office of Secretary: Dalton, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$969 30

INCOME.

Gross premiums on all business written during the year.....	\$302 80	
Assessments actually received on current year's assessments.....	2,666 34	
Policy fees: New, No. 75; fee, \$1.00; amount	\$75 00	
Renewals: No. 113; fee, \$1.00; amount	113 00	
Additions: No. 64; fee, \$1.00; amount	64 00	
Total policy fees.....	252 00	
Total income during year.....		3,221 14
Total assets of previous year and income		\$4,190 44

DISBURSEMENTS.

Paid for losses.....	\$2,382 35	
Salaries, \$20.00, and fees, \$276.40, paid officials	296 40	
Agents' compensation:		
Salaries	\$6 00	
Policy fees	252 00	
Total paid agents.....	258 00	
Paid for collection of assessments...	53 85	
Postage, printing and stationery....	70 18	
Express, telegraph, telephone and exchange	10	
All other disbursements:		
Hall rent	10 00	
Affidavits	50	
Publishing notice of assessment..	1 50	
Delegate's expenses to convention at Madison	7 68	
Fees to convention.....	2 00	
Total disbursements		3,082 56
Balance		\$1,107 88

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$50 00	
Cash belonging to company, in hands of treasurer	1,057 88	
Total ledger assets.....		\$1,107 88

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$40; supplies, \$15..	55 00	
Gross assets		\$1,162 88

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$40; supplies, \$15...	55 00
Total admitted assets.....	\$1,107 88

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year 1912.....	224	\$1,295,293 00
Written and renewed during the year....	252	362,790 00
Total	1,113	\$1,658,083 00
Deduct those expired and cancelled.....	106	273,289 00
In force at the end of the year....	917	\$1,384,794 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	16	\$2,382 35
Losses and claims paid during year.....	16	2,382 35
Amount of losses paid since organization.....		\$28,505 23
Average insurance in force per policy.....		1,510 10

No. 117.

MANITOWOC RAPIDS FARMERS MUTUAL INSURANCE COMPANY,

MANITOWOC RAPIDS, MANITOWOC COUNTY.

[Organized or Incorporated January 31, 1874. Commenced business February 2, 1814.]

President, FRANK BRAUNREITER, Manitowoc, R. 5.
 Secretary, ADAM BLESER, Manitowoc, R. 5, Box 11.
 Express office of Secretary: Manitowoc, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$21,270 15

INCOME.

Gross premiums on all business written during the year..... \$4,325 90
 Policy fees: New, No. 12; fee, \$1; amount.. \$11 00

Renewals: No. 304; fee, \$1; amount	304 00	
Total policy fees.....		315 00
Total collections	\$4,640 90	
Returned on cancellations.....	2 60	
Total premiums and assessments, less deductions	\$4,638 30	
Cash received as interest.....	909 03	
Total income during year.....		5,547 33
Total assets of previous year and income		\$26,817 48

DISBURSEMENTS.

Paid for losses.....	\$6,049 75	
Salaries, \$160, and fees, \$63, paid officials	223 00	
Agents' compensation:		
Commissions	\$236 25	
Salaries	89 50	
Total paid agents.....	325 75	
Postage, printing and stationery....	31 13	
All other disbursements:		
Committee adjusting losses.....	39 35	
Auditing committee	3 00	
Mortgage recorded and cancelled..	1 30	
Total disbursements		6,673 28
Balance		\$20,144 20

LEDGER ASSETS.

Cash deposited in Manitowoc German A. bank	\$850 00	
Manitowoc Savings bank.....	1,600 00	
Cash belonging to company, in hands of treasurer	109 20	
Mortgage loans on real estate, first liens	17,585 00	
Total ledger assets.....		\$20,144 20

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$100; supplies, \$20		120 00
Gross assets		\$20,264 20

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$100; supplies, \$20..		120 00
Total admitted assets.....		\$20,144 20

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	852	\$2,284,540 00
Written and renewed during the year	316	863,104 00
Total	1,148	\$3,147,644 00
Deduct those expired and cancelled	324	759,196 00
In force at the end of the year	824	\$2,388,448 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	16	\$6,049 75
Losses and claims paid during year	16	6,049 75
Amount of losses paid since organization		\$76,904 96
Average insurance in force per policy		2,898 50

No. 118.

MAPLE VALLEY MUTUAL HOME FIRE INSURANCE COMPANY,

MAPLE VALLEY, OCONTO COUNTY.

[Organized or Incorporated May 25, 1891. Commenced business September 1, 1891.]

President, L. E. WHITING, Oconto, Wis.
 Secretary, C. W. HALSTED, Lena, Wis.
 Express office of Secretary, Lena, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$8,147 32

INCOME.

Gross premiums on all business written during the year	\$7,146 60
Policy fees: No. 618; fee, \$1.50; amount	927 00
Total collections	\$8,073 60
Returned on cancellations	95 05
Total premiums and assessments, less deductions	\$7,978 55

Cash received as interest	201 46	
Cash received from assignments, transfers, vacant and carpenter risks	75 98	
Total income during year.....		8,255 99
Total assets of previous year and income...		<u>\$16,403 31</u>

DISBURSEMENTS.

Paid for losses, including \$240.00 for losses occurring in previous years	\$5,880 27	
Paid for fire department taxes.....	11 50	
Salaries paid officials	388 45	
Agents' compensation, policy fees...	927 00	
All other disbursements:		
Postage,	58 13	
Adjusters	75 00	
Insurance association	25 00	
Auditing committee	8 50	
Officers bonds	35 50	
Total disbursements		7,628 68
Balance		<u><u>\$8,774 63</u></u>

LEDGER ASSETS.

Cash deposited in State Bank of Oconto Falls, and Farmers & Mer. of Lena	\$3,000 00	
Cash belonging to company, in hands of treasurer	353 63	
Mortgage loans on real estate, first liens	3,700 00	
Bills receivable secured	1,721 00	
Total ledger assets		\$8,774 63

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$130; supplies, \$60..	190 00	
Gross assets		<u>\$8,964 63</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$130; supplies, \$60..	190 00	
Total admitted assets		<u><u>\$8,774 63</u></u>

LIABILITIES.

Amount of losses resisted (No., 1)		<u><u>\$650 00</u></u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2173	\$2,771,265 00
Written and renewed during the year....	618	940,963 00
Total	2791	\$3,712,228 00
Deduct those expired and cancelled.....	626	716,465 00
In force at the end of the year..	2165	\$2,995,763 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	1	\$240 00
Losses and claims incurred during the year	39	6,290 27
Total	40	\$6,530 27
Losses and claims paid during year....	39	5,880 27
Losses and claims remaining unpaid Dec. 31 end of the year.....	1	\$650 00
Amount of losses paid since organization.....		\$54,779 00
Average insurance in force per policy.....		1,383 72

No. 119.

MARTELL MUTUAL TOWN INSURANCE COMPANY,

MARTELL, PIERCE COUNTY.

[Organized or Incorporated Jan. 7, 1909. Commenced business
Jan. 13, 1909.]

President, STENER THORSAN, River Falls, Wis.
Secretary, L. H. PLACE, Ellsworth, Wis.
Express office of Secretary, Ellsworth, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$159 30

INCOME.

Gross premiums on all business writ-
ten during the year \$20,034 57
Assessments actually received on cur-
rent year's assessments 7,336 89

Assessments actually received on previous years' assessments	27 46	
Renewals: No. 486; fee, \$2.25; amount	1,093 50	
Total income during year		10,492 42
Total assets of previous year and income...		\$10,651 21

DISBURSEMENTS.

Paid for losses	\$6,126 93	
Salaries paid officials	1,093 50	
Paid for collection of assessments..	50 00	
Postage, printing and stationery....	83 43	
Express, telegraph, telephone and exchange	50	
All other disbursements:		
Adding machine bought	269 50	
Adjusting losses	103 75	
File book	16 75	
Acknowledging report	1 00	
Total disbursements		7,744 36
Balance		\$2,907 36

LEDGER ASSETS.

Cash deposited in Ellsworth, Baldwin and Spring Valley.....	\$2,338 50	
Bills receivable secured	568 86	
Total ledger assets		\$2,907 36

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$125 30	
Furniture, fixtures and safes, \$70.00; supplies, \$16.00	86 00	
Other items, adding machine.....	269 50	
Total non-ledger assets		480 80
Gross assets		\$3,388 16

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$125 30	
Furniture, fixtures and safes, \$70.00; supplies, \$16.00	86 00	
Other items, adding machine.....	269 50	
Deduct total assets not admitted.....		480 80
Total admitted assets		\$2,907 36

LIABILITIES.

Amount of losses due and unpaid (No., 2)	\$351 30
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RISKS.

In force on the 31st day of December of the preceding year	2178	\$3,389,917 00
Written and renewed during the year	486	1,015,058 00
Total	2664	\$4,404,975 00
Deduct those expired and cancelled	493	749,262 00
In force at the end of the year	2171	\$3,655,713 00

LOSSES AND CLAIMS.

losses and claims incurred during the year	\$6,478 23
Losses and claims paid during year	6,126 93
Losses and claims remaining unpaid Dec. 31, end of year	\$351 30
Amount of losses paid since organization	\$29,695 79
Average insurance in force per policy	1,684 00

No. 120.

**MAZOMANIE AND BLACK EARTH MUTUAL TOWN
INSURANCE COMPANY,**

MAZOMANIE, DANE COUNTY.

[Organized or Incorporated Feb. 5, 1882. Commenced business
March 20, 1882.]

President, WM. RADKE, Black Earth, Wis.
Secretary, S. O. RABB, Mazomanie, Wis.
Express office of Secretary, Mazomanie, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year . .	\$55 24
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INCOME.

Gross premiums on all business writ- ten during the year	\$206 80
Assessments actually received on cur- rent year's assessments	3,320 30

III. Ins.—22.

Policy fees: New, No. 51; fee, \$1.00; amount...	\$51 00	
Renewals: No. 92; fee, 1.00; amount	92 00	
Total policy fees		143 00
Cash received as borrowed money (dates borrowed, Jan. 7, June 4, Aug. 11)		1,000 00
Total income during year		4,670 10
Total assets of previous year and income...		\$4,725 34

DISBURSEMENTS.

Paid for losses, including \$250.00 for losses occurring in previous years	\$1,903 00	
Borrowed money (date repaid, Oct. 11)	1,000 00	
Interest on borrowed money	16 08	
Salaries paid officials	145 48	
Agents' compensation, policy fees...	143 00	
Paid for collection of assessments..	73 90	
Postage, printing and stationery...	50 54	
All other disbursements:		
Adusting losses	41 75	
Wis. Mutual association fee.....	2 00	
R. R. fare	2 24	
Notaries' fees	75	
Returned on assessment No. 21, cor'd in 2 places	3 36	
Cor'd liability of last year.....	13 00	
Total disbursements		3,395 10
Balance		\$1,330 24

LEDGER ASSETS.

Cash deposited in Peoples State Bank.....	\$1,330 24
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NON-LEDGER ASSETS.

Unpaid assessments lev- ied during current year prior to Nov. 1.....	\$49 67	
Unpaid assessments lev- ied prior to current year	11 84	
Total unpaid assessments....	\$61 51	
Furniture, fixtures and safes, \$25.00; supplies, \$15.00.....	40 00	
Total non-ledger assets		101 51
Gross assets		\$1,431 75

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$49 67	
Unpaid assessments levied prior to current year	11 84	
	<hr/>	
Total unpaid assessments....	\$61 51	
Furniture, fixtures and safes, \$25.00; supplies, \$15.00.....	40 00	
	<hr/>	
Deduct total assets not admitted.....		101 51
		<hr/>
Total admitted assets		\$1,330 24
		<hr/> <hr/>

LIABILITIES.

Amount of losses due and unpaid (No., 1).....	\$9 00
Amount of losses adjusted, not due (No., 1).....	45 00
	<hr/>
Total liabilities	\$54 00
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	464	\$1,063,000 00
Written and renewed during the year...	143	301,615 00
	<hr/>	<hr/>
Total	607	\$1,364,615 00
Deduct those expired and cancelled.....	113	200,160 00
	<hr/>	<hr/>
In force at the end of the year...	494	\$1,164,455 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

Losses and claims unpaid Dec. 31 of previous year	\$250 00
Losses and claims incurred during the year.....	1,707 00
	<hr/>
Total	\$1,957 00
Losses and claims paid during year.....	1,903 00
	<hr/>
Losses and claims remaining unpaid Dec. 31, end of year	\$54 00
	<hr/> <hr/>
Amount of losses paid since organization.....	\$23,388 41
Average insurance in force per policy.....	2,400 00

No. 121.

**McMILLAN GRANGE MUTUAL FIRE INSURANCE
COMPANY,**

McMILLAN AND ADJOINING TOWNS, MARATHON AND WOOD
COUNTIES.

[Organized or Incorporated May 28, 1898. Commenced business
Aug. 15, 1898.]

President, WM. E. RASCHKE, Rozellville, Wis.
Secretary, BEN LANG, R. No. 4, Marshfield, Wis.
Express office of Secretary, Marshfield, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$2,647 01

INCOME.

Gross premiums on all business written during the year	\$985 46	
Assessments actually received on previous years' assessments	4 86	
Policy fees: New, No. 468; fee, \$1.50; amount	\$702 00	
Additions: No. 129; fee, \$1.00; amount	129 00	
Total policy fees	831 00	
Cash received as interest	51 97	
Cash received from fines on assessment No. 10	5 14	
Total income during year	1,878 45	
Total assets of previous year and income		\$4,525 44

DISBURSEMENTS.

Paid for losses	\$2,201 50
Paid for fire department taxes	45
Salaries and fees paid officials	515 02
Agents' compensation, commissions	714 00
Postage, printing and stationery	58 41
Express, telegraph, telephone and exchange	70

All other disbursements:

Membership State Association Mutual Ins. Co.	2 00
Veterinary fees	4 50
Rig hire and R. R. fare.....	62 86
Miscellaneous	25

Total disbursements	3,559 69
Balance	<u><u>\$965 75</u></u>

LEDGER ASSETS.

Cash deposited in American National Bank of Marshfield, Wis.....	\$498 27
Cash belonging to company, in hands of treasurer	467 48

Total ledger assets	\$965 75
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NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year	\$59 39
Furniture, fixtures and safes, \$366.75; supplies, \$50.00	416 75

Total non-ledger assets	476 14
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Gross assets	\$1,441 89
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DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$59 39
Furniture, fixtures and safes, \$366.75; supplies, \$50.00	416 75

Deduct assets not admitted	476 14
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Total admitted assets	<u><u>\$965 75</u></u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1454	\$2,629,295 35
Written and renewed during the year...	468	984,150 00
Total	1922	<u>\$3,613,445 35</u>
Deduct those expired and cancelled....	...	618,319 85
In force at the end of the year...	...	<u><u>\$2,995,125 50</u></u>

LOSSES AND CLAIMS.

Losses and claims incurred during the year.....		\$2,201 50
Losses and claims paid during year.....		2,201 50
		<hr/>
		<hr/>
Amount of losses paid since organization	No. 253	Amount. \$31,295 32

No. 122.

**MEEME MUTUAL HOME PROTECTION FIRE
INSURANCE COMPANY,**

MEEME, MANITOWOC COUNTY.

[Organized or Incorporated Jan. 20, 1871. Commenced business
Jan. 2, 1872.]

President, C. R. ZARN, R. No. 1, Kiel, Wis.
Secretary, J. L. BERTSCHE, R. No. 2, Cleveland, Wis.
Express office of Secretary, Cleveland, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,874 78

INCOME.

Gross premiums on all business written during the year	\$2,842 31
Assessments actually received on current year's assessments	9,428 98
Policy fees: New, No 258; fee, \$1.75; amount	\$451 50
Additions: No. 116; fee, \$.50; amount	58 00
Transfers: No. 41; fee, \$.50; amount	20 50
	<hr/>
Total policy fees	530 00
Cash received as interest	19 17
Cash received from collecting assessment	188 50
	<hr/>
Total income during year	13,008 96
	<hr/>
Total assets of previous year and income...	\$14,883 74

DISBURSEMENTS.

Paid for losses	\$9,359 96	
Paid for fire department taxes	10 72	
Borrowed money (date repaid, Nov. 1)	3,000 00	
Interest on borrowed money	25 00	
Salaries, \$90.00, and fees, \$767.45, paid officials	857 45	
Agents' compensation:		
Salaries	\$13 00	
Policy fees	25 75	
Total paid agents	38 75	
Paid for collection of assessments..	188 50	
Postage, printing and stationery...	46 81	
All other disbursements:		
Making assessment	40 00	
Assistant secretary	3 00	
To president to convention at Madison, and fees	22 06	
Total disbursements	10,592 26	
Balance	\$4,241 49	

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$4,291 49
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$67 48	
Furniture, fixtures and safes, \$100; supplies, \$60.....	160 00	
Total non-ledger assets	227 48	
Gross assets	\$4,518 97	

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$67 48	
Furniture, fixtures and safes, \$100; supplies, \$60.....	160 00	
Deduct total assets not admitted.....	227 48	
Total admitted assets	\$4,291 49	

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1252	\$3,645,950 00
Written and renewed during the year...	258	842,690 00
Total	1519	\$4,488,640 00

Deduct those expired and cancelled	236	681,039 00
In force at the end of the year	1274	<u>\$3,807,601 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	37	\$9,359 96
Losses and claims paid during the year	37	<u>9,359 96</u>
Amount of losses paid since organization		\$109,351 81
Average insurance in force per policy		<u>2,980 00</u>

No. 123.

**MENOMONEE, GRANVILLE & GERMANTOWN
INSURANCE COMPANY,**

MILWAUKEE, WAUKESHA, and WASHINGTON COUNTIES.

[Organized or Incorporated March 20, 1875. Commenced business
May 20, 1875.]

President, GEO. WATTS, R. No. 11, North Milwaukee, Wis.
Secretary, JOHN FLANAGAN, Lannon, Wis.
Express office of Secretary, Lannon, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$151 18

INCOME.

Gross premiums on all business written during the year	\$1,449 08
Assessments actually received on current year's assessments	4,743 05
Policy fees: New, No. 238; fee, \$1.50; amount	\$357 00
Additions: No. 66; fee, 25c; amount	16 50
Transfers: No. 4; fee, 50c; amount	2 00
Total policy fees	<u>375 50</u>
Total collections	\$6,567 63

Returned on cancellations	7 82	
Total premiums and assessments, less deductions	\$6,559 81	
Cash received as borrowed money (date borrowed June 28, 1913) ..	500 00	
		<hr/>
Total income during year		7,059 81
Total assets of previous year and income ..		<hr/> <hr/> \$7,210 99

DISBURSEMENTS.

Paid for losses	\$3,742 61	
Paid for fire department taxes	39	
Borrowed money (date repaid Dec. 28, 1913)	500 00	
Interest on borrowed money	12 50	
Salaries and fees paid officials	607 25	
Agents' compensation:		
Salaries	\$68 00	
Policy fees	238 00	
		<hr/>
Total paid agents	306 00	
Paid for collection of assessments ..	136 32	
Postage, printing and stationery ...	26 50	
All other disbursements:		
Attending convention of mutual ins. companies at Madison	10 00	
Membership fee in said assn.	2 00	
Austin, Fehr & Gehrs, legal opinion	3 00	
		<hr/>
Total disbursements		5,346 57
Balance		<hr/> <hr/> \$1,864 42

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer ..	\$1,864 42
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$73 59	
Furniture, fixtures and safes	100 00	
		<hr/>
Total non-ledger assets		173 59
Gross assets		<hr/> <hr/> \$2,038 01

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$73 59	
Furniture, fixtures and safes	100 00	
		<hr/>
Deduct total assets not admitted		173 59
Total admitted assets		<hr/> <hr/> <hr/> <hr/> \$1,864 42

LIABILITIES.

Amount of losses adjusted, not due (No., 2)	\$16 00	
Amount of losses resisted (No., 1) ..	14 25	
	<hr/>	
Total liabilities		\$3,025 00
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1,211	\$3,126,066
Written and renewed during the year ..	238	724,540
	<hr/>	<hr/>
Total	1,449	\$3,850,606
Deduct those expired and cancelled	239	591,806
	<hr/>	<hr/>
In force, at the end of the year ..	1,210	\$3,258,800
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	27	\$6,748 71
Losses and claims paid during year .....	...	3,742 71
	<hr/>	<hr/>
Losses and claims remaining unpaid Dec. 31, end of year .....	...	\$3,025 00
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization		\$123,383 88
Average insurance in force per policy		2,693 22

No. 124.

**MERRIMAC MUTUAL FARMERS FIRE INSURANCE
COMPANY,**

MERRIMAC, SAUK COUNTY.

[Organized or Incorporated Nov. 25, 1873. Commenced business
January, 1874.]

President, WILLIAM FRESE, Prairie du Sac, Wis.
Secretary, J. M. KINDSCHI, Prairie du Sac, Wis.
Express office of Secretary, Prairie du Sac, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of precious year.. \$3,645 88

INCOME.

Assessments actually received on previous years' assessments	\$44 31	
Policy fees: New, No. 24; fee, \$1.50; amount...	\$36 00	
Renewals: No. 216; fee, \$1.50; amount	324 00	
		<hr/>
Total policy fees	360 00	
Cash received as interest	64 25	
Cash received as borrowed money (date borrowed Aug. 15, 1913) ..	500 00	
		<hr/>
Total income during year		968 56
		<hr/>
Total assets of previous year and income ..		\$4,614 44

DISBURSEMENTS.

Paid for losses	\$4,105 51	
Salaries, \$120, and fees, \$111, paid officials	231 00	
Agents' compensation: Policy fees..	160 00	
Paid for collection of assessments ..	8 08	
Postage, printing and stationery ...	9 43	
All other disbursements: Hall rent..	4 00	
		<hr/>
Total disbursements		4,518 02
		<hr/>
Balance		\$96 42
		<hr/> <hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$96 42
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$70; supplies, \$6 ...	76 00
	<hr/>
Gross assets	\$172 42

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$70; supplies, \$6 ...	76 00
	<hr/>
Total admitted assets	\$96 42
	<hr/> <hr/> <hr/>

LIABILITIES.

Amount of losses adjusted, not due (No., 1)	\$430 00
Borrowed money unpaid	500 00
	<hr/>
Total liabilities	\$930 00
	<hr/> <hr/> <hr/>

RISKS.		No.	Amount.
In force on the 31st day of December of the preceding year		958	\$2,847,190
Written and renewed during the year...		240	806,970
		<hr/>	<hr/>
Total	1,198		\$3,654,160
Deduct those expired and cancelled	224		629,785
		<hr/>	<hr/>
In force at the end of the year ...	974		\$3,024,375
		<hr/> <hr/>	<hr/> <hr/>
	No.		Amount.

LOSSES AND CLAIMS.

Losses and claims incurred during the year	35	\$4,535 51
Losses and claims paid during year	34	4,105 81
		<hr/>
Losses and claims remaining unpaid Dec. 31, end of year	1	\$430 00
		<hr/> <hr/>
Amount of losses paid since organization		\$65,599 61
Average insurance in force per policy		3,105 00

No. 125.

MIDDLETON FIRE & LIGHTNING INSURANCE COMPANY,

MIDDLETON, DANE COUNTY.

[Organized or Incorporated Jan. 4, 1876. Commenced business
Jan. 13, 1876.]

President, CHAS. SCHWENN, Middleton, Wis.
Secretary, W. H. PIERSTORFF, Middleton, Wis.
Express office of Secretary, Middleton, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$6,049 59

INCOME.

Gross premiums on all business written during the year	\$5,131 44
Policy fees: New, No. 88; fee, \$1.25; amount ..	\$110 00
Renewals: No. 291; fee, \$1.25; amount	363 75

Additions: No. 63; fee, 75c; amount	47 25	
Total policy fees	521 00	
Total collections	\$5,652 44	
Returned on cancellations	180 71	
Total income during year		5,471 73
Total assets of previous year and income ..		\$11,521 32

DISBURSEMENTS.

Paid for losses	\$7,134 64	
Paid for fire department taxes	11 35	
Salaries, \$681.15, and fees, \$234.30, paid officials	915 45	
Agents' compensation: Policy fees ..	521 00	
Postage, printing and stationery	246 08	
Express, telegraph, telephone and ex- change	6 90	
All other disbursements:		
Hall rent	3 00	
Dues Wisconsin Ass'n of Town Mutuals	2 00	
Appraisers	6 00	
Total disbursements		8,846 42
Balance		\$2,674 90

LEDGER ASSETS.

Cash deposited in Bank of Middleton	\$2,674 90
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$150; supplies, \$273	423 00
Gross assets	\$3,097 90

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$150; supplies, \$273	423 00
Total admitted assets	\$2,674 90

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1,450	\$3,672,994 58
Written and renewed during the year...	379	1,005,340 00
Total	1,829	\$4,678,334 58
Deduct those expired and cancelled	322	777,037 02
In force at the end of the year ..	1,507	\$3,901,297 56

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	53	\$7,134 64
Losses and claims paid during year	53	7,134 64
		<hr/>
Amount of losses paid since organization		\$63,190 95
Average insurance in force per policy		2,588 00

No. 126.

**MT. MORRIS NORWEGIAN MUTUAL FIRE INSURANCE
COMPANY,**

WAUSHARA COUNTY, WIS.

[Organized or Incorporated Feb. 2, 1876. Commenced business
Feb. 12, 1876.]

President, H. T. THOMPSON, Wautoma, Wis. R. 2,
Secretary, B. J. MORSE, Wautoma, Wis., R. 2.
Express office of Secretary, Wautoma, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$964 41

INCOME.

Gross premiums on all business written during the year	\$357 01	
Assessments actually received on current year's assessments	4,473 04	
Assessments actually received on previous years' assessments	403 00	
Policy fees: New, No. 50; fee, \$1.00; amount ..	\$50 00	
Renewals: No. 113; fee, 50c; amount	56 50	
Additions: No. 80; fee, 50c; amount	40 00	
Transfers: No. 36; fee, 50c; amount	18 00	
	<hr/>	
Total policy fees	164 50	
Cash received as borrowed money ..	860 17	
	<hr/>	
Total income during year		6,257 82
		<hr/>
Total assets of previous year and income ..		\$7,222 23

DISBURSEMENTS.

Paid for losses, including \$38.00 for losses occurring in previous years	\$4,967 83	
Paid for fire department taxes	6 30	
Borrowed money repaid	223 17	
Interest on borrowed money	95 54	
Salaries paid officials	187 50	
Agents' compensation: Policy fees	198 00	
Paid for collection of assessments	91 07	
Postage, printing and stationery	45 84	
Express, telegraph, telephone and exchange	1 35	
All other disbursements:		
Delegate's expenses to Madison	14 27	
Directors and adjusters	69 00	
Agents for making returns	15 00	
Refund	4 06	
Total disbursements		5,918 93
Balance		<u>\$1,303 30</u>

LEDGER ASSETS.

Cash deposited in Wautoma State Bank	\$1,143 00	
Cash belonging to company, in hands of treasurer	160 30	
Total ledger assets		\$1,303 30

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.	\$1,288 42	
Unpaid assessments levied prior to current year	347 46	
Total unpaid assessments	\$1,635 88	
Furniture, fixtures and safes, \$27.00; supplies, \$70.00	97 00	
Total non-ledger assets		1,732 88
Gross assets		<u>\$3,036 18</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.	\$1,288 42	
Unpaid assessments levied prior to current year	347 46	
Total unpaid assessments	\$1,635 88	

Furniture, fixtures and safes, \$27.00; supplies, \$70.00	97 00
Deduct total assets not admitted	1,732 88
Total admitted assets	<u>\$1,303 30</u>

LIABILITIES.

Amount of losses due and unpaid (No., 2)	\$2,580 50
Borrowed money unpaid	850 00
Total liabilities	<u>\$3,430 50</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1,082	\$1,937,779
Written and renewed during the year ...	163	293,400
Total	1,245	\$2,231,179
Deduct those expired and cancelled	164	285,369
In force at the end of the year ..	1,081	<u>\$1,945,810</u>

LOSSES AND CLAIMS.

	Amount.
Losses and claims unpaid Dec. 31 of previous year	\$1,450 00
Losses and claims incurred during the year	6,040 33
Total	\$7,490 33
Losses and claims paid during year	4,967 83
Losses and claims remaining unpaid Dec. 31, end of year	<u>\$2,580 50</u>
Amount of losses paid since organization	\$58,281 51
Average insurance in force per policy	<u>1,8000 00</u>

No. 127.

**MOUNT PLEASANT MUTUAL FIRE INSURANCE
COMPANY,**

MONTICELLO, GREEN COUNTY.

[Organized or Incorporated May 27, 1876. Commenced business
June 10, 1876.]

President, J. B. PURCELL, Monticello, Wis.
Secretary, H. J. JUNGST, Monticello, Wis.
Express office of Secretary: Monticello, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$139 62

INCOME.

Gross premiums on all business written during the year.....	\$1,706 89
Assessments actually received on current year's assessments	13,120 91
Assessments actually received on previous years' assessments.....	23 68
Policy fees: New, No. 359; fee, \$1; amount	359 00

Total collections	\$15,210 48
Returned on cancellations	\$238 41
Returned in dividends..	359 00

Total deductions	597 41
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Total premiums and assessments, less deductions	\$14,613 07
Cash received as interest.....	1,300 00

Total income during year.....	15,913 07
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Total assets of previous year and income..	\$16,052 69
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DISBURSEMENTS.

Paid for losses, including \$2,695 for losses occurring in previous years	\$11,959 28
Paid for fire department taxes.....	55
Borrowed money repaid	1,300 00
Interest on borrowed money	16 45
Salaries paid officials	581 00

III. Ins.—23.

Paid for collection of assessments..	197 23	
Postage, printing and stationery....	65 20	
All other disbursements:		
Adjusting losses	96 50	
Making assessment roll	40 00	
Copying record	2 00	
Hall rent	5 00	
	<hr/>	
Total disbursements		13,963 21
		<hr/>
Balance		\$2,089 48
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	<u>\$2,089 48</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,215	\$3,147,338 00
Written and renewed during the year...	359	1,031,003 00
	<hr/>	<hr/>
Total	1,574	\$4,178,341 00
Deduct those expired and cancelled....	412	977,595 57
	<hr/>	<hr/>
In force at the end of the year....	1,162	\$3,200,745 43
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	3	\$2,695 00
Losses and claims incurred during the year	60	9,264 28
	<hr/>	<hr/>
Total	63	\$11,959 28
Losses and claims paid during year	63	11,959 28
	<hr/> <hr/>	<hr/> <hr/>

No. 128.

MUTUAL FARMERS FIRE INSURANCE COMPANY,

NEWTON, MANITOWOC COUNTY.

[Organized or Incorporated January, 1860. Commenced business
January, 1860.]President, JOHN H. CLASEN, Manitowoc, Wis., R. 3.
Secretary, F. A. RODEWALD, Timothy, Wis., R. 1.
Express office of Secretary: Timothy, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$22,358 16

INCOME.

Gross premiums on all business written during the year.....	\$1,519 13
Policy fees: New, No. 11; fee, \$1.00; amount	\$11 00
Renewals: No. 99; fee, \$1.00; amount	99 00
Additions: No. 129; fee, 50c; amount	64 50
Transfers: No. 26; fee, 25c; amount	6 50
Total policy fees.....	181 00
Total collections	\$1,700 13
Returned on cancellations.....	20 24
Total premiums and assessments, less deductions	\$1,679 89
Cash received as interest.....	843 98
Cash received as borrowed money (date borrowed July 12, 1913)...	3,500 00
Total income during year.....	6,023 87
Total assets of previous year and income..	\$28,382 03

DISBURSEMENTS.

Paid for losses	\$6,276 00
Salaries, \$175, and fees \$193, paid officials	368 00
Agents' compensation: Policy fees	181 00
All other disbursements: Stable rent	2 00
Total disbursements	6,828 50
Balance	\$21,553 53

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$1,128 53	
Mortgage loans on real estate, first liens	19,475 00	
Bills receivable secured.....	950 00	
	<hr/>	
Total ledger assets		\$21,553 53

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$85; supplies \$30..		115 00
	<hr/>	
Gross assets		\$21,668 53

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$85; supplies, \$30..		115 00
	<hr/>	
Total admitted assets.....		\$21,553 53
	<hr/> <hr/>	

LIABILITIES.

Borrowed money unpaid		\$3,500 00
	<hr/> <hr/>	

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	720	\$2,367,450 00
Written and renewed during the year...	110	323,131 00
	<hr/>	
Total	830	\$2,690,581 00
Deduct those expired and cancelled.....	99	312,447 00
	<hr/>	
In force at the end of the year....	731	\$2,378,134 00
	<hr/> <hr/>	

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	21	\$6,276 00
Losses and claims paid during year.....	21	6,276 00
	<hr/>	
Amount of losses paid since organization.....		\$51,041 57
Average insurance in force per policy.....		3.253 00

No. 129.

MUTUAL FARMERS FIRE INSURANCE COMPANY,

WESTFIELD, SAUK COUNTY.

[Organized or Incorporated March 4, 1876. Commenced business
April 6, 1876.]

President, WM. SCHROEDER, Loganville, Wis.
Secretary, HENRY HARMS, Loganville, Wis.
Express office of Secretary: Reedsburg, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,494 31

INCOME.

Gross premiums on all business written during the year.....	\$510 34	
Assessments actually received on current year's assessments.....	3,822 24	
Policy fees: New, No. 150; fee, \$1.50; am't. \$225 00		
Renewals: No. 64; fee, 75; amount	52 28	
Total policy fees	277 28	
Total income during year.....		4,609 86
Total assets of previous year and income..		\$6,104 17

DISBURSEMENTS.

Paid for losses	\$3,322 56	
Fees paid officials	455 20	
Postage, printing and stationery....	72 10	
All other disbursements:		
Hall rent	3 00	
Carl Koenig attending convention and other small items	35 35	
Total disbursements		3,888 21
Balance		\$2,215 96
Furniture, fixtures and safes, \$30; supplies, \$20..		50 00
Gross assets		\$2,265 96

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$30; supplies, \$20	50 00
Total admitted assets	<u>\$2,215 96</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	631	\$1,847,224 00
Written and renewed during the year...	220	502,096 00
Total	<u>851</u>	<u>\$2,349,320 00</u>
Deduct those expired and cancelled.....	152	420,443 00
In force at the end of the year....	<u>634</u>	<u>\$1,028,877 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during year..	36	\$3,322 56
Losses and claims paid during year.....	36	3,322 56
Amount of losses paid since organization.....		<u>\$52,261 12</u>
Average insurance in force per policy.....		3,089 66

No. 130.

MUTUAL FIRE INSURANCE COMPANY,

CORTLAND AND SPRINGDALE, COLUMBIA COUNTY.

[Organized or Incorporated May, 1874. Commenced business July, 1874.]

President, GOMER JONES, Randolph, Wis.
 Secretary, EVERETT H. GILMORE, Randolph, Wis.
 Express office of Secretary: Randolph, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year	\$701 89
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INCOME.

Gross premiums on all business written during the year	\$374 36
Assessments actually received on previous years' assessments.....	70 47
Cash received as borrowed money...	350 00

Cash received from all other sources:	
Gave note to treasurer for paying off indebtedness	88 89
Total income during year	833 72
Total assets of previous year and income...	\$1,585 61

DISBURSEMENTS.

Paid for losses	\$1,132 17
Borrowed money	350 00
Salaries paid officials	89 44
Postage, printing and stationery....	2 50
All other disbursements: Appraisers	4 50
Total disbursements	1,585 61

LIABILITIES.

Borrowed money unpaid	\$88 89
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	367	\$660,761 00
Written and renewed during the year....	77	185,335 00
Total	444	\$846,096 00
Deduct those expired and cancelled.....	35	55,140 00
In force at the end of the year....	409	\$790,956 00

LOSSES AND CLAIMS.

Losses and claims incurred during the year....	\$1,132 17
Losses and claims paid during year.....	1,132 17
Amount of losses paid since organization.....	\$14,198 80
Average insurance in force per policy.....	2,200 00

No. 131.

MUTUAL FIRE INSURANCE COMPANY,

HAMPDEN, COLUMBIA COUNTY.

[Organized or Incorporated April 12, 1873. Commenced business
April 18, 1873.]

President, FRANK E. BELL, Columbus, Wis., R. 1.
Secretary, JOHN BUSH, Columbus, Wis., R. 1.
Express office of Secretary: Columbus, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$639 06

INCOME.

Assessments actually received on current year's assessments.....	\$1,711 78	
Policy fees: New, No. 6; fee, \$1.50; amount ...	\$9 00	
Renewals: No. 41; fee, \$1.50; amount	61 50	
		<hr/>
Total policy fees	70 50	
Cash received as interest.....	12 00	
		<hr/>
Total income during year.....		1,794 28
		<hr/>
Total assets of previous year and income..		\$2,433 34

DISBURSEMENTS.

Paid for losses	\$2,098 84	
Salaries, \$12.50, and fees, \$10.50, paid officials	23 00	
Agents' compensation: Policy fees	47 00	
Paid for collection of assessments..	33 95	
Postage, printing and stationery....	10 73	
All other disbursements:		
Adjusting losses	9 00	
Notary fee	25	
Expense President and Secretary trip to Madison, consultation with Commission of Insurance.	10 00	
		<hr/>
Total disbursements		2,232 77
		<hr/>
Balance		\$200 57

LEDGER ASSETS.

Cash belonging to company in hands of treasurer	\$200 57
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	178	\$426,615 00
Written and renewed during the year....	46	107,420 00
Total	224	\$534,035 00
Deduct those expired and cancelled.....	48	101,860 00
In force at the end of the year..	176	\$432,175 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year....		\$2,098 84
Losses and claims paid during year.....		2,098 84
Amount of losses paid since organization.....		\$10,591 61
Average insurance in force per policy.....		2,455 00

No. 132.

MUTUAL FIRE INSURANCE COMPANY,

JEFFERSON, GREEN COUNTY.

[Organized or Incorporated February, 1873. Commenced business March, 1873.]

President, JOHN DEININGER, Monroe, Wis., R. 5.
 Secretary, W. D. WHITEHEAD, Juda, Wis.
 Express office of Secretary: Juda, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$517 13
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INCOME.

Gross premiums on all business written during the year.....	\$435 93
Assessments actually received on current year's assessments.....	5,040 21
Assessments actually received on previous years' assessments	224 20

Cash received as interest.....	7 30	
Cash received as borrowed money ..	3,660 00	
Cash received from all other sources:		
Penalties	1 96	
	<hr/>	
Total income during year.....		9,369 60
		<hr/>
Total assets of previous year and income..		\$9,886 73
Borrowed money (date repaid Dec. 5.		
1913)	3,660 00	
Interest	66 30	
Agents' compensation: Salaries ...	108 00	
Paid for collection of assessments...	105 28	
Postage, printing and stationery...	31 34	
Express, telegraph, telephone and ex-		
change	2 40	
All other disbursements:		
Paid to directors	40 31	
Paid to president	6 25	
Paid to appraisers	26 00	
Paid to secretary	52 75	
Assessment returned	1 09	
	<hr/>	
Total disbursements		8,787 97
		<hr/>
Balance		\$1,098 76
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer.	\$1,098 76
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$25; supplies, \$10..	35 00
	<hr/>
Gross assets	\$1,133 76

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$25; supplies, \$10	35 00
	<hr/>
Total admitted assets.....	\$1,098 76
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of		
the preceding year	457	\$1,196,262 00
Written and renewed during the year....	132	315,120 00
	<hr/>	<hr/>
Total	589	\$1,511,382 00
Deduct those expired and cancelled.....	97	207,995 00
	<hr/>	<hr/>
In force at the end of the year....	492	\$1,303,387 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	25	\$4,688 25
Losses and claims paid during the year..	25	4,688 25
		<hr/>
Amount of losses paid since organization.....		\$32,150 16
Average insurance in force per policy.....		2,852 41

No. 133.

MUTUAL FIRE INSURANCE COMPANY,

LA PRAIRIE AND ADJOINING TOWNS, ROCK COUNTY.

[Organized or Incorporated July 3, 1873. Commenced business
July 23, 1873.]

President, T. M. B. GUNN, Janesville, Wis., R. 5.
Secretary, W. A. HARVEY, Janesville, Wis., R. 2.
Express office of Secretary: Janesville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$7,246 53

INCOME.

Gross premiums on all business written during the year.....	\$1,010 28
Assessments actually received on current year's assessments.....	10,855 93
Assessments actually received on previous years' assessments.....	123 60
Policy fees: New, No. 200; fee, \$1.50; am't	\$300 00
Renewals: No. 224; fee, \$1.50; amount	336 00
Transfers: No. 31; fee, 50c; amount	15 50
Total policy fees	651 50
Cash received from all other sources:	
Tornado Dept. money loaned.....	50 00
Penalty money	30 61
Total income during year	12,721 92
Total assets of previous year and income..	\$19,968 45

DISBURSEMENTS.

Paid for losses, including \$75.00 for losses occurring in previous years	\$15,031 22	
Paid for corporation tax	1 38	
Salaries paid officials	540 00	
Agents' compensation: Salaries	269 50	
Paid for collection of assessments	200 00	
Postage, printing and stationery	121 11	
Express, telegraph, telephone and exchange, legal services	9 00	
All other disbursements:		
Penalty money	15 90	
Veterinary services	16 50	
Office rent	72 00	
Adjusters	88 00	
Internal revenue collector	25 00	
Membership Wisconsin Association	2 00	
Total disbursements		16,391 61
Balance		\$3,576 84

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$3,576 84
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$180 94	
Furniture, fixtures and safes, \$120; supplies, \$5	125 00	
Total non-ledger assets		305 94
Gross assets		\$3,882 78

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$180 94	
Furniture, fixtures and safes, \$120; supplies, \$5	125 00	
Deduct total assets not admitted		305 94
Total admitted assets		\$3,576 84

LIABILITIES.

Amount of losses due and unpaid	\$24 20
Amount due for salaries and commissions	85 10
Total liabilities	\$109 30

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,400	\$3,495,844 00
Written and renewed during the year....	424	1,078,702 00
Total	1,824	\$4,574,546 00
Deduct those expired and cancelled.....	384	931,489 00
In force at the end of the year...	1,440	\$3,643,057 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	2	\$75 00
Losses and claims incurred during the year	56	14,980 42
Total	58	\$15,055 42
Losses and claims paid during year.....	55	15,031 22
Losses and claims remaining unpaid Dec. 31, end of year	3	\$24 20
Amount of losses paid since organization.....		\$148,116 22
Average insurance in force per policy.....		2,529 00

No. 134.

MUTUAL FIRE INSURANCE COMPANY,

MARSHFIELD, FOND DU LAC COUNTY.

[Organized or Incorporated February 2, 1874. Commenced business March 14, 1874.]

President, ALBERT WAGNER, Calvary, Wis., R. 41.
 Secretary, HENRY HOLZMANN, Mt. Calvary, Wis.
 Express office of Secretary: Calvary, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$2,598 53

INCOME.

Gross premiums on all business written during the year \$5,526 57
 Policy fees: New, No. 344; fee, \$1; amount \$344 00
 Renewals: No. 24; fee, \$1; amount 24 00

Additions: No. 81; fee, \$1; amount	81 00	
Total policy fees	449 00	
Total collections	\$5,975 57	
Returned on cancellations	281 80	
Total premiums and assessments, less deductions	\$5,693 77	
Cash received as interest	118 97	
Total income during year		5,812 74
Total assets of previous year and income...		\$8,411 27

DISBURSEMENTS.

Paid for losses	\$5,194 05	
Salaries paid officials	873 98	
Agents' compensation:		
Commissions	\$19 00	
Policy fees	449 00	
Total paid agents.....	468 00	
Postage, printing and stationery...	52 36	
Express, telegraph, telephone and ex- change	9 60	
All other disbursements:		
Fuel	38 36	
For one cupboard	6 99	
Total disbursements		6,643 34
Balance		\$1,767 93

LEDGER ASSETS.

Cash in company's office, or in hands of secretary and treasurer	\$1,767 93
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$350; supplies, \$150.....	\$500 00
Other items: Company's office and vault	1,000 00
Total non-ledger assets.....	1,500 00
Gross assets	\$3,267 93

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$350; supplies, \$150.....	\$500 00	
Other items: Company's office and vault	1,000 00	
Deduct total assets not admitted.....		1,500 00
Total admitted assets		<u>\$1,767 93</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1,340	\$3,519,915 28
Written and renewed during the year...	344	1,039,954 00
Total	1,684	\$4,559,869 28
Deduct those expired and cancelled.....	248	805,890 41
In force at the end of the year...	<u>1,436</u>	<u>\$3,753,978 87</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	38	\$5,194 05
Losses and claims paid during year.....	38	5,194 05
Amount of losses paid since organization.	693	\$111,210 05
Average insurance in force per policy....		2,614 19

No. 135.

MUTUAL FIRE INSURANCE COMPANY,

LIBERTY GROVE, DOOR COUNTY.

[Organized or Incorporated, 1891. Commenced business 1891.]

President, ANTON M. ANDERSON, Ellinson Bay, Wis.
 Secretary, A. S. BEYERS, Sister Bay, Wis.
 Express office of Secretary: Sturgeon Bay, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$4,135 64
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INCOME.

Gross premiums on all business written during the year 1913.....	\$95 55	
Policy fees: New, No. 5; fee 50c; amount	2 50	
Cash received as interest.....	112 75	
Cash received from all other sources:		
Received from outstanding notes	49 75	
	<hr/>	
Total income during year.....		260 55
Total assets of previous year and income..		<hr/> \$4,396 19

DISBURSEMENTS.

Paid for losses	\$1,932 35	
Salaries, \$70.96, and fees, \$7.00, paid officials	77 96	
Agents' compensation:		
Salaries	\$14 00	
Policy fees	2 50	
	<hr/>	
Total paid agents.....	16 50	
Postage, printing and stationery....	3 11	
All other disbursements: Paid treasurer trip to Sturgeon Bay, settling bank account	7 00	
	<hr/>	
Total disbursements		2,036 92
Balance		<hr/> <hr/> \$2,359 27

LEDGER ASSETS.

Cash deposited in Merchants Exchange	\$1,000 00	
Cash deposited in Bank of Sturgeon Bay	1,000 00	
Cash deposited in Bank of Sawyer..	250 00	
Cash belonging to company, in hands of treasurer	109 27	
	<hr/>	
Total ledger assets		\$2,359 27

NON-LEDGER ASSETS.

Interest due of principal accrued in outstanding notes	\$84 34	
Furniture, fixtures and safes, \$40.00; supplies, \$20.00	60 00	
	<hr/>	
Total non-ledger assets.....		144 34
Gross assets		<hr/> \$2,503 61

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$40; supplies \$20...	60 00
Total admitted assets	<u>\$2,443 61</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	229	\$307,018 00
Written and renewed during the year...	5	17,714 00
In force at the end of the year....	.....	<u>\$324,732 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	4	\$1,827 78
Losses and claims paid during year.....	.....	1,827 78
Amount of losses paid since organization.....		<u>\$3,775 52</u>
Average insurance in force per policy.....		1,387 00

MUTUAL FIRE INSURANCE COMPANY,

No. 136.

OCONOMOWOC, WAUKESHA COUNTY.

[Organized or Incorporated October 2, 1874. Commenced business November 7, 1874.]

President, S. W. COUNSELL, Oconomowoc, Wis., R. 24
 Secretary, A. G. TRAVIS, Oconomowoc, Wis., R. 26.
 Express office of Secretary: Oconomowoc, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$10 43

INCOME.

Gross premiums on all business written during the year..... \$335 99
 Assessments actually received on current year's assessments

Policy fees: New, No.	1,208 37
5, fee, \$1.50; amount.	\$7 50

III. Ins.—24.

Renewals: No. 33; fee, \$1.50; amount	49 50	
Total policy fees	57 00	
Total income during year.....		1,601 36
Total assets of previous year and income...		<u>\$1,611 79</u>

DISBURSEMENTS.

Paid for losses	\$1,160 30	
Borrowed money (date repaid Apr. 10, 1913)	50 00	
Interest on borrowed money.....	70	
Salaries and fees paid officials.....	114 75	
Paid for collection of assessments..	12 00	
Postage, printing and stationery....	17 55	
Total disbursements		<u>1,355 30</u>
Balance		<u><u>\$256 49</u></u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer.	\$256 49
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NON-LEDGER ASSETS.

Writing desks and books.....	15 00
Gross assets	<u>\$271 49</u>

DEDUCT ASSETS NOT ADMITTED.

Writing desks and books.....	15 00
Total admitted assets	<u><u>\$256 49</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	231	\$590,958 00
Written and renewed during the year....	38	126,358 00
Total	<u>269</u>	<u>\$717,316 00</u>
Deduct those expired and cancelled.....	33	91,396 00
In force at the end of the year...	<u><u>336</u></u>	<u><u>\$625,920 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	4	\$1,160 30
Losses and claims paid during year.....	4	1,160 30
	<u><u>4</u></u>	<u><u>1,160 30</u></u>

No. 137.

MUTUAL FIRE INSURANCE COMPANY,

SEVASTAPOL, DOOR COUNTY.

[Organized or Incorporated May 7, 1889. Commenced business
June 3, 1889.]President, L. R. STEPHENSON, Sturgeon Bay, Wis., R. 2.
Secretary, JOSEPH NUESSE, Sturgeon Bay, Wis., R. 3.
Express office of Secretary, Sturgeon Bay, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$9,221 01

INCOME.

Gross premiums on all business written during the year	\$7,916 15	
Policy fees: New, No. 175; fee, \$1.50; amount	\$262 50	
Renewals: No. 490; fee, \$1.50; amount	735 00	
Total policy fees	997 50	
Total collections	\$8,913 65	
Returned on cancellations	81 84	
Total premiums and assessments, less deductions	\$8,831 81	
Cash received as interest	289 63	
Cash received from all other sources:		
Assignment fees	63 50	
Collection by attorney	109 78	
Total income during year	9,294 72	
Total assets of previous year and income . .	\$18,515 73	

DISBURSEMENTS.

Paid for losses	\$9,688 04
Salaries, \$728.48, and fees, \$167.30, paid officials	895 78
Agents' compensation:	
Commissions	\$180 40
Policy fees	665 00
Total paid agents	845 40

Postage, printing and stationery	172 50	
Express, telegraph, telephone and exchange	65	
All other disbursements:		
Subscription, Mutual Insurance News	1 00	
Membership fee, Wis. Mil. Insurance	2 00	
Office rent	125 00	
Notes placed in hands of attorney for collection	79 25	
	<hr/>	
Total disbursements		11,809 62
		<hr/>
Balance		\$6,706 11
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in Bank of Sturgeon Bay, \$760; Bank of Sawyer, \$800	\$1,560 00	
Cash belonging to company, in hands of treasurer	1,579 40	
Mortgage loans on real estate, first liens	600 00	
Bills receivable secured	2,475 71	
Other ledger assets: Notes for premium	491 00	
	<hr/>	
Total ledger assets		\$6,706 11

NON-LEDGER ASSETS.

Loans on bills receivable not secured	\$11 60	
Furniture, fixtures and safes, \$250; supplies, \$75	325 00	
	<hr/>	
Total non-ledger assets		336 60
		<hr/>
Gross assets		\$7,042 71

DEDUCT ASSETS NOT ADMITTED.

Loans on bills receivable not secured	\$11 60	
Furniture, fixtures and safes, \$250; supplies, \$75	325 00	
	<hr/>	
Deduct total assets not admitted		336 60
		<hr/>
Total admitted assets		\$6,706 11
		<hr/> <hr/>

LIABILITIES.

Amount of losses reported not adjusted (No., 1)	\$5 00	
Amount of losses resisted (No., 1)	28 45	
	<hr/>	
Total amount of unpaid losses		\$33 45
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1,688	\$3,366,402
Written and renewed during the year...	665	1,580,794
Total	2,353	\$4,947,196
Deduct those expired and cancelled	615	1,231,507
In force at the end of the year ...	1,738	\$3,715,689

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	58	\$9,721 49
Losses and claims paid during year.....	56	9,688 04
Losses and claims remaining unpaid Dec. 31, end of year	2	\$33 45
Amount of losses paid since organization		\$72,924 34
Average insurance in force per policy		2,137 91

No. 138..

MUTUAL FIRE INSURANCE COMPANY,

TRENTON, DODGE COUNTY.

[Organized or Incorporated February 1, 1872. Commenced business February 3, 1872.]

President, JOHN SEWARD, Beaver Dam, Wis.
 Secretary, EDWIN D. GIBBS, Fox Lake, Wis.
 Express office of Secretary, Fox Lake, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$599 26

INCOME.

Gross premiums on all business written during the year	\$475 74
Assessments actually received on previous year's assessments	16 56
Transfers: No. 5; fee, 50c.; amount	2 50
Total collections	\$494 80
Returned on cancellations	4 20
Total income during year	490 60
Total assets of previous year and income ..	\$1,089 86

DISBURSEMENTS.

Paid for losses, including \$65.80; for losses occurring in previous years	\$373 80	
Salaries and fees paid officials	135 88	
Agents' compensation: Commissions	118 02	
Paid for collection of assessments ..	33	
Postage, printing and stationery ...	21 10	
All other disbursements:		
Membership in Wis. Ass. Mu. Ins. Co.	2 00	
Credits on new policies from cancelled and unexpired policies ..	15 56	
Over assessment	1 88	
		<hr/>
Total disbursements		668 57
		<hr/>
Balance		\$421 29
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$421 29
--	----------

NON-LEDGER ASSETS.

Supplies	10 00	
		<hr/>
Gross assets	\$431 29	

DEDUCT ASSETS NOT ADMITTED.

Supplies	10 00	
		<hr/>
Total admitted assets	\$421 29	
		<hr/> <hr/>

LIABILITIES.

Amount of losses resisted (No., 2)	\$1,450 00
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	348	\$925,195
Written and renewed during the year...	85	235,830
		<hr/>
Total	433	\$1,161,025
Deduct those expired and cancelled	76	200,185
		<hr/>
In force at the end of the year ...	357	\$960,840
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	5	\$1,515 80
Losses and claims incurred during the year	6	308 00
	<u>11</u>	<u>\$1,823 80</u>
Losses and claims paid during year	9	373 80
	<u>2</u>	<u>\$1,450 00</u>
Losses and claims remaining unpaid Dec. 31, end of year	2	\$1,450 00
Amount of losses paid since organization		\$24,820 10
Average insurance in force per policy		2,691 00

No. 140.

MUTUAL HOME FIRE INSURANCE COMPANY,

WASHINGTON, DOOR COUNTY.

[Incorporated April 1899. Commenced business March 26, 1890.]

President, MATHEW FOSS, Detroit Harbor, Wis.
 Secretary, WM. JESS, Detroit Harbor, Wis.
 Express office of Secretary, Sturgeon Bay, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year .. \$8,352 96

INCOME.

Gross premiums on all business written during the year	\$699 21
Policy fees: New, No. 16; fee, 12 at \$1.00, 4 at 25c.; amount	13 00
Cash received as interest	427 59
Cash received from all other sources:	
Sale of fire ladders	12 00
	<u>1,151 80</u>
Total income during year	1,151 80
Total assets of previous year and income...	\$9,504 76

DISBURSEMENTS.

Salaries paid officials	\$81 05
Agents' compensation: Salaries	5 50
Postage, printing and stationery	12 17

Express, telegraph, telephone and exchange	1 63	
All other disbursements:		
Recording mortgages, \$5.85; not-ary fees, \$2.00	7 85	
Hall rent, \$3.00, office equipment, \$10.02	13 02	
	<hr/>	
Total disbursements		121 22
		<hr/>
Balance		\$9,383 54
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$843 79	
Mortgage loans on real estate, first liens	5,239 75	
Bills receivable secured	3,300 00	
	<hr/>	
Total ledger assets		\$9,383 54

NON-LEDGER ASSETS.

Interest due or accrued	\$154 58	
Furniture, fixtures and safes, \$100.50; supplies, \$44.50	145 00	
	<hr/>	
Total non-ledger assets		299 58
		<hr/>
Gross assets		\$9,683 12

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$100.50; supplies, \$44.50	145 00	
	<hr/>	
Total admitted assets		\$9,538 12
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	173	\$136,432
Written and renewed during the year ...	16	12,229
	<hr/>	<hr/>
Total	189	\$148,661
Deduct those expired and cancelled	15	8,650
	<hr/>	<hr/>
In force at the end of the year ..	174	\$140,011
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization		\$377 16
Average insurance in force per policy		804 66

No. 141.

NEKIMI FIRE INSURANCE COMPANY,

ALGOMA, BLACK WOLF, AND NEKIMI, WINNEBAGO COUNTY.
 [Organized or Incorporated Jan. 29, 1884. Commenced business
 Feb. 9, 1884.]

President, GEORGE H. JONES, Oshkosh, Wis., R. 5.
 Secretary, TURNER A. FARROW, Fisk, Wis., R. 26.
 Express office of Secretary, Fisk, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,436 00

INCOME.

Gross premiums on all business written during the year	\$611 38	
Assessments actually received on current year's assessments	5,260 58	
Policy fees; New, No. 8; fee, \$1.00; amount ..	\$8 00	
Renewals: No. 149; fee, \$1.00; amount	149 00	
Transfers: No. 14; fee, 25c; amount	3 50	
	<hr/>	
Total policy fees	160 50	
Cash received as borrowed money (date borrowed Aug. 23, 1913) ..	3,000 00	
	<hr/>	
Total income during year		9,032 46
		<hr/>
Total assets of previous year and income ...		\$10,468 46

DISBURSEMENTS.

Paid for losses	\$6,665 75
Borrowed money (date repaid, Dec. 23, 1913)	3,000 00
Interest on borrowed money	55 00
Salaries paid officials	256 54
Agents' compensation: Policy fees ..	157 00
Paid for collection of assessments ..	52 74
Postage, printing and stationery ...	38 41
Express, telegraph, telephone and ex- change	4 95

All other disbursements: Over-paid assessments	12 08	
Total disbursements		10,242 47
Balance		\$225 99

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$225 99
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NON-LEDGER ASSETS.

Supplies	28 21
Gross assets	\$254 20

DEDUCT ASSETS NOT ADMITTED.

Supplies	28 21
Total admitted assets	\$225 99

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	818	\$1,523,070
Written and renewed during the year....	137	294,450
Total	975	\$1,817,520
Deduct those expired and cancelled	145	253,540
In force at the end of the year....	830	\$1,563,980

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	14	\$6,665 75
Losses and claims paid during year	14	6,665 75
Amount of losses paid since organization		\$64,607 26
Average insurance in force per policy		1,920 45

No. 142.

NEVA MUTUAL FIRE INSURANCE COMPANY,

NEVA, LANGLADE COUNTY.

[Organized or Incorporated March 14, 1896. Commenced business
May 25, 1896.]

President, JOSEPH STENGL, Antigo, Wis., R. 5.
Secretary, FERDINAND SCHWARTZ, Bryant, Wis., R. 1.
Express office of Secretary, Deer Brook, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$11,881 07

INCOME.

Gross premiums on all business written during the year	\$3,743 35	
Policy fees: New, No. 53; fee, \$2.50; amount ..	\$132 50	
Renewals: No. 107; fee, \$1.00; amount	107 00	
Additions. No. 56; fee, \$1.00; amount	56 00	
Transfers: No. 7; fee, \$1.00; amount	7 00	
Total policy fees	302 50	
Total collections	\$4,045 85	
Returned on cancellations	\$202 70	
Returned in dividends..	347 08	
Total deductions	549 78	
Total premiums and assessments, less deductions	\$3,496 07	
Cash received as interest	442 09	
Total income during year	3,938 16	
Total assets of previous year and income ...	\$15,819 23	

DISBURSEMENTS.

Paid for losses	\$2,401 33
Salaries, \$368.90, and fees, \$123.63, paid officials	492 53

Agents' compensation:

Commissions	\$17 20	
Salaries	18 00	
Policy fees	242 50	
<hr/>		
Total paid agents	277 70	
Postage, printing and stationery	44 24	
Express, telegraph, telephone and exchange	1 00	
All other disbursements:		
Notary public fees and rent	7 00	
Attorney fees	4 90	
Losses on premium notes.....	35 86	
<hr/>		
Total disbursements		3,264 56
Balance		<u>\$12,554 67</u>

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$100 00	
Cash belonging to company, in hands of treasurer	790 67	
Mortgage loans on real estate, first liens	700 00	
Bills receivable secured	7,870 00	
Other ledger assets:		
Five years notes in hand of secretary	2,150 68	
Premium notes in hands of secretary	934 32	
<hr/>		
Total ledger assets		\$12,554 67

NON-LEDGER ASSETS.

Furniture, fixtures and safes.....	100 00	
<hr/>		
Gross assets		\$12,654 67

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	100 00	
<hr/>		
Total admitted assets		<u>\$12,554 67</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	655	\$1,123,576 00
Written and renewed during the year...	160	311,510 00
<hr/>		
Total	815	\$1,435,086 00
Deduct those expired and cancelled....	135	225,387 00
<hr/>		
In force at the end of the year...	680	<u>\$1,209,699 00</u>

LOSSES AND CLAIMS.

Losses and claims incurred during the year	18	\$2,401 33
Losses and claims paid during year.....	18	2,401 33
		<hr/>
Amount of losses paid since organization.....		\$17,060 60
Average insurance in force per policy.....		1,778 96

No. 143.

NEW DENMARK MUTUAL HOME FIRE INSURANCE
COMPANY,

NEW DENMARK, BROWN COUNTY.

[Organized or Incorporated Dec., 1875. Commenced business Feb.
1876.]

President, H. F. BUCKMANN, R. No. 2, Denmark, Wis.
 Secretary, P. CHRISTENSEN, R. No. 1, Denmark, Wis.
 Express office of Secretary, Denmark, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$22,152 17
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INCOME.

Gross premiums on all business written during the year	\$9,628 27
Policy fees: New, No. 506; fee, \$1.50; amount	\$759 00
Transfers: No. 38; fee, \$.50; amount	19 00
Total policy fees	778 00
Total collections	\$10,406 27
Returned on cancellations	826 82
Total premiums and assessments, less deductions	\$9,543 45
Cash received as interest	788 27
Total income during year	10,331 72
Total assets of previous year and income...	\$32,483 89

DISBURSEMENTS.

Paid for losses	\$5,789 01	
Salaries, \$15.00, and fees, \$562.90, paid officials	577 90	
Agents' compensation, policy fees...	506 00	
Postage, printing and stationery ...	87 17	
Express, telegraph, telephone and ex- change	4 85	
All other disbursements: Investigat- losses	97 24	
	<hr/>	
Total disbursements		7,062 17
		<hr/>
Balance		\$25,421 72
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in Denmark State Bank	\$4,741 78	
Cash belonging to company, in hands of treasurer	634 23	
Bills receivable secured	19,400 00	
Other ledger assets: Notes given per cash premium	645 71	
	<hr/>	
Total ledger assets		\$25,421 72

NON-LEDGER ASSETS.

Interest due or accrued	\$340 00	
Furniture, fixtures and safes, \$100; supplies, \$25.....	125 00	
	<hr/>	
Total non-ledger assets		465 00
		<hr/>
Gross assets		\$25,886 72

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$100; supplies, \$25..	125 00	
	<hr/>	
Total admitted assets		\$25,761 72
		<hr/> <hr/>

LIABILITIES.

Amount of losses adjusted, not due (No., 2).....	\$620 00	
	<hr/> <hr/>	

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2149	\$3,848,120 00
Written and renewed during the year...	...	1,085,740 00
	<hr/>	<hr/>
Total		\$4,933,860 00
Deduct those expired and cancelled.....	...	856,010 00
	<hr/>	<hr/>
In force at the end of the year...	...	\$4,077,850 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	43	\$6,409 01
Losses and claims paid during year.....	41	5,789 01
Losses and claims remaining unpaid Dec. 31, end of year .....	...	\$620 00
Amount of losses paid since organization.....		\$128,914 56
Average insurance in force per policy.....		1,927 00

No. 144.

NEW HOPE-NORWEGIAN MUTUAL FIRE INSURANCE COMPANY,

NEW HOPE, PORTAGE COUNTY.

[Organized or Incorporated Jan. 29, 1887. Commenced business Feb. 19, 1887.]

President, BEN. HALVERSON, R. No. 2, Amherst Jct., Wis.
 Secretary, E. P. KALSTAD, R. No. 2, Amherst Jct., Wis.
 Express office of Secretary, Amherst Jct., Wisconsin.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$907 73

INCOME.

Gross premiums on all business written during the year	\$976 14
Assessments actually received on current year's assessments	1,907 15
Assessments actually received on previous years' assessments	127 23
Policy fees: New, No. 79; fee, \$1.50; amount...	\$118 50
Renewals: No. 202; fee, \$1.50; amount	303 00
Additions: No. 33; fee, \$1.00; amount	33 00
Transfers: No. 27, fee, \$.50; amount	13 50
Total policy fees	468 00
Total collections	\$3,478 52

Returned on cancellations	37 92	
Total premiums and assessments, less deductions	\$3,440 60	
Cash received as interest.....	67 01	
		<hr/>
Total income during year		3,507 61
		<hr/>
Total assets of previous year and income...		\$4,415 34

DISBURSEMENTS.

Paid for losses	\$785 55	
Paid for fire marshal taxes.....	42	
Salaries, \$49.30, and fees, \$264.70, paid officials	314 00	
Agents' compensation:		
Salaries	\$50 25	
Policy fees	314 00	
		<hr/>
Total paid agents	364 25	
Postage, printing and stationery...	30 07	
Express, telegraph, telephone and ex- change	2 55	
All other disbursements:		
Adjusting losses	45 75	
Miscellaneous	12 00	
		<hr/>
Total disbursements		1,554 59
		<hr/>
Balance		\$2,860 75
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in State Bank of Nel- sonville	\$2,502 26	
Cash belonging to company, in hands of treasurer	8 49	
Bills receivable secured	350 00	
		<hr/>
Total ledger assets		\$2,860 75

NON-LEDGER ASSETS.

Unpaid assessments lev- ied on or after Nov. 1, of current year	\$102 39	
Unpaid assessments lev- ied during current year prior to Nov. 1	73 99	
Unpaid assessments lev- ied prior to current year	34 84	
		<hr/>
Total unpaid assessments....	\$211 22	
Furniture, fixtures and safes, \$55; supplies, \$50.....	105 00	
		<hr/>
Total non-ledger assets		316 22
		<hr/>
Gross assets		\$3,176 97

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$73 99	
Unpaid assessments levied prior to current year	34 84	
	<hr/>	
Total unpaid assessments...	\$108 83	
Furniture, fixtures and safes, \$55; supplies, \$50.....	105 00	
	<hr/>	
Deduct total assets not admitted		213 83
		<hr/>
Total admitted assets		\$2,963 14
		<hr/> <hr/>

LIABILITIES.

Amount of losses resisted (No., 1).....	\$480 00
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1089	\$2,720,285 00
Written and renewed during the year...	281	741,315 00
	<hr/>	<hr/>
Total	1370	\$3,461,600 00
Deduct those expired and cancelled.....	228	516,430 00
	<hr/>	<hr/>
In force at the end of the year...	1142	\$2,945,170 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	16	\$785 55
Losses and claims paid during year.....	16	785 55
	<hr/>	<hr/>
Amount of losses paid since organization.....		\$24,268 44
Average insurance in force per policy.....		2,579 83

No. 145.

OAKFIELD TOWN MUTUAL FIRE INSURANCE COMPANY,

OAKFIELD, FOND DU LAC COUNTY.

[Organized or Incorporated Jan. 18, 1904. Commenced business
Jan. 18, 1904.]

President, M. S. BATCHELDER, R. No. 2, Fond du Lac, Wis.
Secretary, W. E. BRISTOL, Oakfield, Wis.
Express office of secretary, Oakfield, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year: \$1,038 79

INCOME.

Gross premiums on all business written during the year	\$971 73	
Assessments actually received on current year's assessments	8,183 65	
Policy fees: New, No. 355; fee, \$1.50; amount	\$532 50	
Additions: No. 120; fee, 1 mill; amount	97 17	
Transfers: No. 36; fee, \$.50; amount	18 00	
Total policy fees	647 67	
Total income during year	9,803 05	
Total assets of previous year and income	\$10,841 84	

DISBURSEMENTS.

Paid for losses, including \$500.00 for occurring in previous year	\$8,431 76
Salaries, \$60.00, and fees, \$177.50, paid officials	237 50
Agents' compensation:	
Additions	\$48 50
Policy fees	345 00
Total paid agents	393 50
Paid for collection of assessments	2 80
Postage, printing and stationery	152 44
change	1 13

All other disbursements:

Directors meetings	68 00
Adjusting losses	76 02
Exp. of delegate to Madison....	8 56
Legal advice, \$5.00; hall rent, \$2.00	7 00

Total disbursements	9,378 71
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Balance	<u>\$1,463 13</u>
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LEDGER ASSETS.

Cash deposited in Bank of Oakfield.....	\$1,463 13
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$ 2 00
Supplies	60 00

Total non-ledger assets	62 00
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Gross assets	<u>\$1,525 13</u>
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DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$ 2 00
Supplies	60 00

Deduct total assets not admitted.....	62 00
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Total admitted assets	<u>\$1,463 13</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1020	\$2,651,936 00
Written and renewed during the year...	355	1,072,487 00
Total	1375	\$3,724,423 00
Deduct those expired and cancelled.....	327	887,065 00
In force at the end of the year...	1048	<u>\$2,837,358 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	1	\$500 00
Losses and claims incurred during the year .....	...	7,931 76
Total .....	...	<u>\$8,431 76</u>
Losses and claims paid during year....	...	8,431 76
Amount of losses paid since organization.....		\$35,917 69
Average insurance in force per policy.....		2,707 40

No. 146.

**OAK GROVE FARMERS MUTUAL FIRE INSURANCE
COMPANY,**

BARRON COUNTY.

[Organized or Incorporated April 18, 1891. Commenced business
June 6, 1891.]

President, J. H. JOHNSON, Chetek, Wis.
Secretary, BERNARD MOE, Chetek, Wis.
Express office of Secretary, Chetek, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,399 22

INCOME.

Gross premiums on all business written during the year	\$1,419 16
Assessments actually received on current year's assessments	11,754 53
Assessments actually received on previous year's assessments.....	43 67
Policy fees: New, No. 590; fee, \$1.25; amount	\$737 50
Renewals: No. 30; fee, \$.90; amount	27 00
Additions: No. 370; fee, \$.75; amount	277 50
<u>Total policy fees</u>	<u>1,042 00</u>
Cash received as borrowed money (date borrowed, April 4, May 9, July 7,14,21)	4,500 00
<u>Total income during year</u>	<u>18,579 36</u>
<u>Total assets of previous year and incme...</u>	<u>\$20,158 58</u>

DISBURSEMENTS.

Paid for losses	\$11,070 49
Borrowed money (dates repaid, Sep. 4, 9, and Oct. 14, 21)	4,500 00
Interest on borrowed money.....	106 59
Salaries paid officials.....	828 76
Agents' compensation: Policy fees..	1,042 00
Postage, printing and stationery....	292 08
Express, telephone	4 05

All other disbursements. Veterinary service	2 00	
Total disbursements		17,845 97
Balance		<u>\$2,312 61</u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$2,312 61
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$125 00	
Furniture, fixtures and safes, \$140; supplies, \$20.....	160 00	
Total non-ledger assets		285 00
Gross assets		<u>\$2,597 61</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$125 00	
Furniture, fixtures and safes, \$140; supplies, \$20.....	160 00	
Deduct total assets not admitted.....		285 00
Total admitted assets		<u>\$2,312 61</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	3018	\$4,537,000 00
Written and renewed during the year...	620	946,100 00
Total	3638	\$5,483,100 00
Deduct those expired and cancelled...	488	430,500 00
In force at the end of the year...	<u>3150</u>	<u>\$5,052,600 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	96	\$11,070 03
Losses and claims paid during year.....	96	11,070 03
Amount of losses paid since organization		<u>\$85,810 29</u>
Average insurance in force per policy.....		1,604 00

No. 147.

**OAK GROVE FARMERS MUTUAL INSURANCE
COMPANY,**

OAK GROVE, DODGE COUNTY.

[Organized or Incorporated May 31, 1873. Commenced business
June 10, 1873.]

President, H. H. SCHWENSOW, Juneau, Wis.
Secretary, E. C. WRUCKE, Horicon, Wis.
Express office of Secretary, Horicon, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$50 71

INCOME.

Gross premiums on all business written during the year	\$544 65	
Policy fees: New, No. 16; \$1.50; amount	\$24 00	
Renewals: No. 70; fee, \$1.50; amount	105 00	
Total policy fees.....	129 00	
Total collections	\$673 65	
Returned on cancellations	101 75	
Total income during year	571 90	
Total assets of previous year and income...	\$622 61	

DISBURSEMENTS.

Paid for losses	\$115 85	
Paid for fire department taxes.....	42	
Borrowed money (date repaid, Dec. 31, 1913)	300 00	
Interest on borrowed money.....	18 75	
Agents compensation:		
Salaries, directors ...	\$48 00	
Policy fees	129 00	
Total paid agents	177 00	
Postage, printing and stationery...	20 05	
Total disbursements	632 07	
Balance, deficit	\$9 46	

LIABILITIES.

Amount advanced by treasurer.....	\$9 46
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	310	\$891,890 00
Written and renewed during the year...	86	271,090 00
Total	396	\$1,162,980 00
Deduct those expired and cancelled.....	70	225,015 00
In force at the end of the year...	326	\$937,965 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	6	\$115 85
Losses and claims paid during year	6	115 85
Amount of losses paid since organization	106	\$17,115 84
Average insurance in force per policy...	...	2,877 19

No. 148.

OAKLAND MUTUAL FIRE INSURANCE COMPANY,

OAKLAND, JEFFERSON COUNTY.

[Organized or Incorporated Oct. 1, 1873. Commenced business
Oct. 1, 1873.]

President, ANDREW F. OLSON, Cambridge, Wis.
Secretary, JOHN W. PORTER, Cambridge, Wis.
Express office of Secretary, Cambridge, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$104 68
Assessments actually received on cur- rent year's assessments	\$390 08
Assessments actually received on pre- vious year's assessments	35 44
Policy fees: New, No. 6; \$2.00; amount	\$12 00
Renewals: No. 37; fee, \$2.00; amount	74 00
Total policy fees	86 00

Cash received as borrowed money (date borrowed, June 23, 1913) ..	100 00	
Total income during year		611 52
Total assets of previous year and income...		\$716 20

DISBURSEMENTS.

Paid for losses, including \$2.75 for losses occurring in previous years	\$217 02	
Borrowed money	190 00	
Interest on borrowed money	8 52	
Salaries paid officials	80 00	
Agents' compensation: Policy fees..	43 00	
Paid for collection of assessments...	10 23	
Postage, printing and stationery...	9 15	
All other disbursements: Appraisers	3 00	
Total disbursements		560 92
Balance		\$155 28

LEDGER ASSETS.

Cash deposited in banks	\$155 28
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	228	\$531,195 00
Written and renewed during the year...	43	103,133 00
Total	271	\$634,328 00
Deduct those expired and cancelled.....	65	176,165 00
In force at the end of the year...	206	\$458,163 00

LOSSES AND CLAIMS.

	No.	Amount
Losses and claims unpaid Dec. 31 of pre- vious year	1	\$2 75
Losses and claims incurred during the year	5	214 27
Total	6	\$217 02
Losses and claims paid during year.....	...	217 02
Amount of losses paid since organization.....		\$49,406 13
Average insurance in force per policy.....		2,224 00

No. 149.

OREGON MUTUAL FIRE INSURANCE COMPANY,

OREGON, DANE COUNTY.

[Organized or Incorporated Jan. 4, 1894. Commenced business
Jan. 31, 1894.]

President, W. L. AMES, Oregon, Wis.
Secretary, D. C. SALISBURY, Oregon, Wis.
Express office of Secretary, Oregon, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$52 62

INCOME.

Gross premiums on all business written during the year	\$340 88	
Policy fees: New, No. 14; fee, \$1.25; amount	\$17 50	
Renewals: No., 36; fee, \$1.25; amount	45 00	
Additions: No., 13; fee, \$.63; amount	8 19	
Transfers: No., 4; fee, \$.50; amount	2 00	
Total policy fees	72 69	
Total income during year		413 57
Total assets of previous year and income		\$466 19

DISBURSEMENTS.

Paid for losses	\$185 50	
Paid for fire department taxes	59	
Salaries, \$39.10, and fees, \$16.58, paid officials	55 68	
Agents' compensation: Policy fees	70 69	
Postage, printing and stationery	46 20	
All other disbursements:		
Hall rent	3 00	
Affidavits	1 25	
Moving safe	3 00	
Refund	1 08	
Total disbursements		366 99
Balance		\$99 20

LEDGER ASSETS.

Cash deposited in Bank of Oregon.....	\$99 20
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$25; supplies, \$25...	50 00
Gross assets	<u>\$149 20</u>
Furniture, fixtures and safes, \$25; supplies, \$25...	50 00
Total admitted assets	<u><u>\$99 20</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	258	\$476,749 00
Written and renewed during the year...	50	106,965 00
Total	<u>308</u>	<u>\$583,714 00</u>
Deduct those expired and cancelled	42	76,324 00
In force at the end of the year...	<u><u>266</u></u>	<u><u>\$507,390 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	9	\$185 50
Losses and claims paid during year.....	9	185 50
Amount of losses paid since organization.....		<u>\$7,858 52</u>
Average insurance in force per policy.....		<u>1,907 47</u>

No. 150.

PARIS MUTUAL FIRE INSURANCE COMPANY,

PARIS, KENOSHA COUNTY.

[Organized or Incorporated July 23, 1873. Commenced business Aug. 18, 1873.]

President, HERMAN SWANTZ, Union Grove.
 Secretary, MIKE STOLLENWERK, Bristol.
 Express office of Secretary: Union Grove.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year	\$0 59
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INCOME.

Assessments actually received on previous year's assessments.....	\$1,320 87	
Policy fees: New, No. 15; fee, \$1.00; amount	\$15 00	
Renewals: No. 52; fee, \$1.00; amount	52 00	
Total policy fees.....	67 00	
Total income during year.....		1,387 87
Total assets of previous year and income		\$1,388 46

DISBURSEMENTS.

Paid for losses.....	\$680 00	
Borrowed money (date repaid Nov. 11, 1913)	200 00	
Interest on borrowed money.....	17 45	
Agents' compensation: Salaries ...	73 00	
Paid for collection of assessments...	15 00	
Postage, printing and stationery....	6 75	
Total disbursements		992 20
Balance		\$396 26

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$396 26
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$40.00; supplies, \$8.00	48 00
Gross assets	\$444 26

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$40.00; supplies, \$8.00	48 00
Total admitted assets.....	\$396 26

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	\$508,400 00
Written and renewed during the year....	118,540 00
Total	\$626 940 00
Deduct those expired and cancelled.....	90 765 00
In force at the end of the year....	\$536,175 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year		\$680 00
Losses and claims paid during year		680 00
	<hr/>	<hr/>
Amount of losses paid since organization		\$12,184 45
Average insurance in force per policy		2,145 00

No. 151.

PELLA FARMERS MUTUAL INSURANCE COMPANY,

PELLA, SHAWANO COUNTY.

[Organized or Incorporated Nov. 30, 1876. Commenced business
January 2, 1877.]

President, CARL STEEGE, Marion, R. 2.
Secretary, WM. HOFFMANN, Marion, R. 2.
Express office of Secretary, Marion, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$3,147 03

INCOME.

Gross premiums on all business written during the year	\$3,364 96	
Policy fees: New, No. 32; fee, \$1.00; amount	\$32 00	
Renewals: No. 252; fee, \$0.75; amount	189 00	
	<hr/>	
Total policy fees	221 00	
	<hr/>	
Total collections	\$3,585 96	
Returned on cancellations	18 80	
	<hr/>	
Total premiums and assessments, less deductions	\$3,567 16	
Cash received as interest	50 42	
	<hr/>	
Total income during year		3,617 58
	<hr/>	
Total assets of previous year and income		\$6,764 61

DISBURSEMENTS.

Paid for losses, including \$333.13 for losses occurring in previous years..	\$2,965 82	
Salaries, \$95.00, and fees, \$34.23, paid officials	129 23	
Agents' compensation: Policy fees..	221 00	
Postage, printing and stationery....	43 30	
All other disbursements:		
Paid agents for adjusting fire losses	90 11	
Wm. Hoffmann for use of house...	2 00	
School Dist. No. 1 for general meeting	4 00	
Total disbursements		3,455 46
Balance		3,309 15

LEDGER ASSETS.

Cash deposited in First State Bank of Marion, Marion, Wis.	\$3,309 15
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$50; supplies, \$35....	85 00
Gross assets	3,394 15

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$50; supplies, \$35....	85 00
Total admitted assets	3,309 15

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	848	\$2,462,380 00
Written and renewed during the year....	284	714,278 00
Total	1,132	\$3,176,658 00
Deduct those expired and cancelled.....	239	532,103 00
In force at the end of the year....	893	\$2,644,555 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	2	\$333 13
Losses and claims incurred during the year	23	2,632 69
Total	25	\$2,965 82
Losses and claims paid during year	25	2,965 82
Amount of losses paid since organization..	....	\$36,955 51
Average insurance in force per policy....	893	2,961 42

No. 152.

PERRY FIRE INSURANCE COMPANY,

PERRY, DANE COUNTY.

[Organized or Incorporated 1874. Commenced business 1874.]
 President, H. BOLLERUDE, Hollandale.
 Secretary, JAS. R. ANDERSON, Mt. Horeb.
 Express office of Secretary, Mt. Horeb.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$2,879 66

INCOME.

Gross premiums on all business written during the year.....	\$1,296 52	
Assessments actually received on current year's assessments.....	4,844 70	
Assessments actually received on previous years' assessments.....	238 54	
Cash received as interest.....	15 39	
Cash received as borrowed money (date borrowed, Nov. 1913).....	2,000 00	
Total income during year.....		8,395 15
Total assets of previous year and income		\$11,274 81

DISBURSEMENTS.

Paid for losses.....	\$9,938 35	
Salaries paid officials.....	241 28	
Agents' compensation: Salaries ...	177 09	
Paid for collection of assessments...	99 72	
Postage, printing and stationery...	51 82	
Express, telegraph, telephone and exchange	20	
All other disbursements:		
Hall rent	4 40	
Notary fees	50	
Donation Wis. Mut. Asso.	2 00	
Return premium	1 60	
Total disbursements		10,516 96
Balance		\$757 85

LEDGER ASSETS.

Cash in company's office, or in hands of secretary..	\$757 85
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$50; supplies, \$50...	100 00
Gross assets	<u>\$857 85</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$50; supplies, \$50...	100 00
Total admitted assets.....	<u><u>\$757 85</u></u>

LIABILITIES.

Borrowed money unpaid.....	<u><u>\$2,000 00</u></u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,027	\$2,440,860 00
Written and renewed during the year....	261	662,015 00
Total	<u>1288</u>	<u>\$3,102,875 00</u>
Deduct those expired and cancelled.....	255	536,875 00
In force at the end of the year...	<u><u>1033</u></u>	<u><u>\$2,566,000 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	\$9,938 35
Losses and claims paid during year.....	9,938 35
Amount of losses paid since organization.....	<u>\$72,599 12</u>
Average insurance in force per policy.....	<u>2,484 00</u>

No. 153.

PIGEON MUTUAL FIRE INSURANCE COMPANY,

PIGEON, TREMPEALEAU COUNTY.

[Organized or Incorporated March 11, 1882. Commenced business,
March 24, 1882.]

President, G. F. STEIG, Whitehall, Wis.
Secretary, G. H. NEPERUD, Pigeon Falls, Wis.
Express office of Secretary, Whitehall, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$12,651 40

INCOME.

Gross premiums on all business written during the year.....	\$9,038 78	
Assessments actually received on previous years' assessments	264 38	
Policy fees: New, No. 46; fee, \$0.75; amount	\$34 50	
Renewals: No. 620; fee, \$0.75; amount	465 00	
Additions: No. 22; fee, \$0.75; amount	16 50	
Total policy fees.....	516 00	
Total collections	\$9,819 16	
Returned on cancellations.....	553 01	
Total premiums and assessments, less deductions	\$9,266 15	
Cash received as interest.....	146 91	
Cash received from all other sources: Discounts	11 00	
Total income during year.....	9,424 06	
Total assets of previous year and income	\$22,075 46	

DISBURSEMENTS.

Paid for losses, including \$1,458.25 for losses occurring in previous years	\$10,954 58
Agents' balances charged off.....	154 86
Paid for corporation tax.....	23 90

Salaries, \$300, and fees, \$6.50, paid officials	306 50	
Agents' compensation:		
Commissions	\$554 25	
Salaries	516 00	
Total paid agents.....	1,070 25	
Paid for collections of assessments..	150 00	
Postage, printing, stationery and express	162 20	
All other disbursements:		
Directors, \$18.00; hall rent, \$2.00	20 00	
Adjusting	246 50	
Auditing	36 00	
Inspection	40 00	
Total disbursements		13,164 79
Balance		<u>\$8,910 67</u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$5,356 02	
Bills receivable secured.....	1,950 00	
Agents' balances representing business written subsequent to Oct 1, 1913	576 14	
Agents' balances representing business written prior to Oct. 1, 1913..	1,028 51	
Total ledger assets.....		\$8,910 67

NON-LEDGER ASSETS.

Interest due or accrued (estimated)	\$87 66	
Unpaid assessments levied prior to current year	216 88	
Furniture, fixtures and safes, \$65; supplies, \$25.00	90 00	
Total non-ledger assets.....		394 54
Gross assets		<u>\$9,305 21</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$216 88	
Agents' balances representing business written prior to Oct. 1, 1913..	1,028 51	
Furniture, fixtures and safes, \$65.00, supplies, \$25.00	90 00	
Deduct total assets not admitted.....		1,335 39
Total admitted assets.....		<u>\$7,969 82</u>

LIABILITIES.

Amount of losses adjusted, not due (No., 1)	<u><u>\$898 82</u></u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2,689	\$5,502,262 00
Written and renewed during the year	688	1,361,973 00
Total	<u>3,377</u>	<u>\$6,864,235 00</u>
Deduct those expired and cancelled	704	1,091,767 00
In force at the end of the year	<u><u>2,673</u></u>	<u><u>\$5,572,468 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$1,458 25
Losses and claims incurred during the year	78	10,394 33
Total	<u>79</u>	<u>\$11,852 58</u>
Losses and claims paid during year	77	10,954 58
Losses and claims remaining unpaid Dec. 31, end of year	<u><u>2</u></u>	<u><u>\$898 00</u></u>
Amount of losses paid since organization		\$110,361 00
Average insurance in force per policy		2,159 00

No. 154.

**PLAIN FARMERS MUTUAL FIRE INSURANCE
COMPANY,**

PLAIN, SAUK COUNTY.

[Organized or Incorporated March 4, 1894. Commenced business
March 9, 1894.]

President, GEO. SIEGEL, Plain.
Secretary, WM. REUSCHLEIN, Plain.
Express office of Secretary: Spring Green, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year	\$26 84
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INCOME.

Gross premiums on all business written during the year.....	\$205 54	
Assessments actually received on current year's assessments.....	1,703 70	
Assessments actually received on previous years' assessments	73 16	
Policy fees: New, No. 9; fee, \$1.00; amount...	\$9 00	
Renewals: No. 50; fee, \$1.00; amount	50 00	
Additions: No. 20; fee, \$0.10; amount	2 00	
Total policy fees.....	61 00	
Cash received as borrowed money (date borrowed, Aug. 29, 1912)..	400 00	
Cash received from all other sources: Collected for assessment	34 00	
Total income during year.....		2,477 40
Total assets of previous year and income		\$2,504 24

DISBURSEMENTS.

Paid for losses, including \$15.00 for losses occurring in previous year..	\$922 90	
Borrowed money (date repaid, Dec. 20, 1913)	800 00	
Interest on borrowed money.....	35 30	
Fees paid officials.....	91 55	
Agents' compensation:		
Commissions	\$36 50	
Policy fees	61 00	
Total paid agents.....	97 50	
Paid for collection of assessments...	34 00	
Postage, printing and stationery....	19 66	
All other disbursements:		
Adjusters fee	14 50	
Auditors fee	3 00	
Membership fee and expense for joining convention	9 48	
Total disbursements		2,027 89
Balance		\$476 35

LEDGER ASSETS.

Cash deposited in Plain State Bank.....	\$476 35
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$32 00	
Unpaid assessments levied prior to current year	54 97	
		<hr/>
Total unpaid assessments		86 97
		<hr/>
Gross assets		\$563 32

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$32 00	
Unpaid assessments levied prior to current year	54 97	
		<hr/>
Total unpaid assessments		86 97
		<hr/>
Total admitted assets		<u>\$476 35</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	322	\$807,901 00
Written and renewed during the year....	59	164,835 00
		<hr/>
Total	381	\$972,736 06
Deducts those expired and cancelled.....	50	107,259 00
		<hr/>
In force at the end of the year....	331	<u>\$865,477 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 21 of pre- vious year		\$15 00
Losses and claims incurred during the year		907 90
		<hr/>
Total		\$922 90
Losses and claims paid during year.....		922 90
		<hr/>
Amount of losses paid since organization.....		\$17,768 82
Average insurance in force per policy.....		2,615 00

No. 155.

PLYMOUTH FARMERS FIRE INSURANCE COMPANY,

PLYMOUTH, SHEBOYGAN COUNTY.

[Organized or Incorporated, 1875. Commenced business, 1876]
 President, H. WATERMAN, Plymouth.
 Secretary, HENRY OTT, Plymouth.
 Express office of Secretary, Plymouth.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$406 99

INCOME.

Gross premiums on all business written during the year.....	\$413 11	
Assessments actually received on current year's assessments.....	3,556 15	
Assessments actually received on previous years' assessments.....	8 30	
Policy fees: New, No. 137; fee, 1.25; amount	\$172 00	
Additions: No. 64; fee, \$1.00; amount.....	64 00	
Total policy fees.....	236 00	
Total income during year.....		4,213 56
Total assets of previous year and income		\$4,620 55

DISBURSEMENTS.

Paid for losses.....	\$4,083 15	
Salaries paid officials.....	70 00	
Agents' compensation: Policy fees..	201 12	
Postage, printing and stationery....	22 08	
All other disbursements:		
Hall rent.....	9 00	
Adjusting losses.....	121 12	
Total disbursements.....		4,506 35
Balance.....		\$114 20

LEDGER ASSETS.

Cash deposited in Plymouth Exch. Bank and State Bank of Plymouth.....	\$114 20
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$76 66	
Furniture, fixtures and safes, \$50.00; supplies, \$20.00	70 00	
	<hr/>	
Total non-ledger assets.....		146 66
		<hr/>
Gross assets		\$260 86

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov 1.....	\$76 66	
Furniture, fixtures and safes, \$50.00; supplies, \$20.00	70 00	
	<hr/>	
Deduct total assets not admitted.....		146 66
		<hr/>
Total admitted assets.....		\$114 20
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	636	\$1,771,454 00
Written and renewed during the year....	137	413,110 00
	<hr/>	<hr/>
Total	773	\$2,184,564 00
Deduct those expired and cancelled.....	101	304,408 00
	<hr/>	<hr/>
In force at the end of the year....	672	\$1,880,156 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	\$4,083 15
Losses and claims paid during year.....	4,083 15
	<hr/>	<hr/>
Amount of losses paid since organization.....		\$105,408 54
Average insurance in force per policy.....		2,797 85

No. 156.

**PORTAGE COUNTY POLISH FIRE INSURANCE
COMPANY,**

STEVENS POINT, PORTAGE COUNTY.

[Organized or Incorporated March 7, 1895. Commenced business
May 7, 1895.]

President, ANTON MASLOWSKI, Patonia, Wis., R. 1.
Secretary, STEPHEN TETZLAFF, Stevens Point, R. 7.
Express office of Secretary: Stevens Point.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$223 21

INCOME.

Gross premiums on all business written during the year.....	\$397 64
Assessments actually received on current year's assessments.....	5,639 22
Assessments actually received on previous years' assessments.....	84 92
Policy fees: New, No. 50; fee, \$1.50; amount	\$75 00
Renewals: No. 143; fee, \$0.75; amount	107 25
Additions: No. 43; fee, \$0.75; amount	31 35
Total policy fees.....	213 60
Cash received as borrowed money (date borrowed, June 20, 1913)...	3,300 00
Total income during year.....	9,635 38
Total assets of previous year and income	\$9,858 59

DISBURSEMENTS.

Paid for losses, including \$1,081.50 for losses occurring in previous years.....	\$4,439 72
Borrowed money (date repaid, Dec. 20, 1913).....	3,300 00
Interest on borrowed money.....	133 18
Salaries, \$100.00, and fees, \$122.43, paid officials.....	222 43

Agents' compensation:

Commissions	\$25 15	
Policy fees	213 60	
<hr/>		
Total paid agents.....	238 75	
Paid for collection of assessments...	98 98	
Postage, printing and stationery....	95 57	
All other disbursements:		
Directors for meetings.....	269 00	
Hall rent	10 00	
Investigating books and accounts	12 00	
Overcharged the treasurer in the year 1911	150 48	
<hr/>		
Total disbursements		8,970 11
<hr/>		
Balance		\$888 48
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$888 48
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NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year	\$362 40	
Furniture, fixtures and safes, \$50.00; supplies, \$200.00	250 00	
<hr/>		
Deduct total assets not admitted.....		612 40
<hr/>		
Gross assets		\$1,500 88

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during cur- rent year	\$362 40	
Furniture, fixtures and safes, \$50.00; supplies, \$200.00	250 00	
<hr/>		
Deduct total assets not admitted.....		612 40
<hr/>		
Total admitted assets		\$888 48
		<hr/> <hr/>

LIABILITIES.

Amount of losses due and unpaid (No. 3).....	\$1,467 50
<hr/> <hr/>	

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	764	\$1,097,023 00
Written and renewed during the year....	193	307,509 00
<hr/>		
Total	957	\$1,404,532 00
Deduct those expired and cancelled.....	195	253,357 00
<hr/>		
In force at the end of the year....	762	\$1,151,175 00
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	2	\$1,081 50
Losses and claims incurred during the year	54	4,825 72
Total	56	\$5,907 22
Losses and claims paid during the year..	57	4,439 72
Losses and claims remaining unpaid Dec. 31, end of the year	3	\$1,467 50
Amount of losses paid since organization.....		\$40,461 53
Average insurance in force per policy.....		1,510 00

No. 157.

**PRICE COUNTY FARMERS MUTUAL FIRE INSURANCE
COMPANY,**

PHILLIPS, PRICE COUNTY.

[Organized or Incorporated May 18, 1901. Commenced business
May 18, 1901.]

President, KARL F. WOLLENBURG, Phillips, R. 1, Wis.
Secretary, C. F. GLISSENDORF, Phillips, Wis., R. 1.
Express office of Secretary: Phillips, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,686 79

INCOME.

Gross premiums on all business written during the year.....	\$1,105 09
Assessments actually received on current year's assessments	2,356 68
Assessments actually received on previous years' assessments.....	12 83
Policy-fees: New, No. 97; fee, \$1.50; amount	\$145 50
Renewals: No. 90; fee, 50c; amount	45 00
Additions: No. 30; fee, 50c; amount	15 00

Transfers: No. 12; fee, \$1.00; amount	12 00	
Total policy fees.....	217 50	
Total income during year.....		3,692 10
Total assets of previous year and income..		\$5,378 89

DISBURSEMENTS.

Paid for losses	\$2,379 73	
Salaries paid officials	364 55	
Agents' compensation: Commissions	217 00	
Paid for collection of assessments...	47 39	
Postage, printing and stationery....	162 58	
All other disbursements:		
Legal advice	15 00	
Recording amendment	2 50	
Hotel bill	6 50	
Total disbursements		3,195 25
Balance		\$2,183 64

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$2,183 64
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$73 95	
Unpaid assessments levied prior to current rent year	108 58	
Total unpaid assessments...	\$182 53	
Furniture, fixtures and safes, \$50.00; supplies, \$10.00	60 00	
Total non-ledger assets.....		242 53
Gross assets		\$2,426 17

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$73 95	
Unpaid assessments levied prior to current year	108 58	
Total unpaid assessments...	\$182 53	

Furniture, fixtures and safes, \$50.00; supplies, \$10.00	60 00	
Deduct total assets not admitted.....		242 53
Total admitted assets		<u>\$2,183 64</u>
	No.	Amount.
In force on the 31st day of December of the preceding year	665	\$710,367 00
Written and renewed during the year....	217	221,019 00
Total	882	\$931,386 00
Deduct those expired and cancelled.....	157	115,815 00
In force at the end of the year....	725	<u>\$815,571 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	20	\$2,379 73
Losses and claims paid during year.....	20	2,379 73
Amount of losses paid since organization.....		<u>\$16,957 88</u>
Average insurance in force per policy.....		1,124 93

No. 158.

PRIMROSE FIRE INSURANCE COMPANY,

PRIMROSE, DANE COUNTY.

[Organized or Incorporated April 24, 1874. Commenced business
April 24, 1874.]

President, WERNER TASHER, Mt. Vernon, Wis.
Secretary, E. C. PIERCE, Mt. Vernon, Wis.
Express office of Secretary, Mt. Vernon, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$34 89

INCOME.

Gross premiums on all business writ-
ten during the year \$536 46
Assessments actually received on cur-
rent year's assessments 1,424 87
Policy fees: New, No. 11;
fee, \$1.50; amount... \$16 50

Renewals: No. 40; fee, \$1.50; amount	60 00	
Total policy fees		76 50
Total collections	\$2,037 83	
Returned on cancellations	131 49	
Total premiums and assessments, less deductions	\$1,906 34	
Cash received as borrowed money (date borrowed, Apr. 9, 1913)...	200 00	
Total income during year.....		2,106 34
Total assets of previous year and income...		\$2,141 23

DISBURSEMENTS.

Paid for losses	\$1,293 17	
Borrowed money (date repaid, Dec. 30, 1913)	400 00	
Interest on borrowed money.....	23 44	
Salaries, \$27.00, and fees, \$40.65, paid officials	67 65	
Agents compensation:		
Salaries	\$2 00	
Policy fees	56 10	
Total paid agents	58 10	
Paid for collection of assessments...	28 49	
Postage, printing and stationery...	24 10	
Total disbursements		1,894 95
Balance		\$246 28

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$246 28
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NON-LEDGER ASSETS.

Supplies	20 00
Gross assets	\$266 28

DEDUCT ASSETS NOT ADMITTED.

Supplies	20 00
Total admitted assets	\$246 28

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	176	\$469,604 00
Written and renewed during the year...	51	172,822 00
Total	227	\$642,426 00

Deduct those expired and cancelled.....	57	164,016 00
In force at the end of the year...	170	\$478,410 00

LOSSES AND CLAIMS.

Losses and claims incurred during the year.....		\$1,293 17
Losses and claims paid during the year.....		1,293 17
Amount of losses paid since organization.....		\$12,014 09
Average insurance in force per policy.....		2,814 00

No. 159.

**PRINCETON, ST. MARIE AND SENECA FARMERS
MUTUAL TOWN FIRE INSURANCE COMPANY,**

PRINCETON, GREEN LAKE COUNTY.

[Organized or Incorporated Jan. 20, 1879. Commenced business
June 11, 1879.]

President, HENRY PRIEVE, Princeton, Wis.
Secretary, EDW. HARDELL, Princeton, Wis.
Express office of Secretary, Princeton, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$21 97

INCOME.

Gross premiums on all business written during the year	\$180 19
Assessments actually received on current year's assessments	1,563 40
Policy fees: New, No. 10; fee, \$1.00; amount...	\$10 00
Renewals: No. 75; fee, \$1.00; amount	75 00
Additions: No. 27; fee, \$1.00; amount	27 00
Total policy fees	112 00
Total collections	\$1,855 59
Returned on cancellations	2 80
Total premiums and assessments, less deductions	\$1,852 79

Cash received as borrowed money ..	100 00	
Total income during year		1,952 79
Total assets of previous year and income ..		<u>\$1,974 76</u>

DISBURSEMENTS.

Paid for losses	\$710 00	
Borrowed money (date repaid Dec. 30)	100 00	
Interest on borrowed money	1 50	
Salaries, \$72, and fees, \$37, paid officials	109 00	
Agents' compensation: Policy fees ..	112 00	
Postage, printing and stationery	5 50	
All other disbursements: Hall rent. .	3 00	
Total disbursements		<u>1,041 00</u>
Balance		<u><u>\$933 76</u></u>

LEDGER ASSETS.

Cash belonging to company, in hand of treasurer ..	\$933 76
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$31 30	
Furniture, fixtures and safes, \$37.50; supplies, \$2.00	39 50	
Total non-ledger assets		<u>70 80</u>
Gross assets		<u>\$1,004 56</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$31 30	
Furniture, fixtures and safes, \$37.50; supplies, \$2.00	39 50	
Deduct total assets not admitted		<u>70 80</u>
Total admitted assets		<u><u>\$933 76</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	420	\$777,938
Written and renewed during the year....	85	186,715
Total	505	<u>\$964,653</u>
Deduct those expired and cancelled	84	146,677
In force at the end of the year ...	421	<u><u>\$817,976</u></u>

LOSSES AND CLAIMS.

Losses and claims incurred during the year	\$710 00
Losses and claims paid during year	710 00
	<hr/>
Amount of losses paid since organization	\$26,785 29
Average insurance in force per policy	1,942 93

No. 160.

**PULASKI FARMERS MUTUAL FIRE INSURANCE
COMPANY,**

PULASKI, HIGHLAND AND CLYDE, IOWA COUNTY.

[Organized or Incorporated Jan. 4, 1895. Commenced business
Feb. 13, 1895.]

President, WILLIAM F. SCHUNK, Avoca, Wis.
Secretary, THOMAS DAY, Avoca, Wis.
Express office of Secretary, Avoca, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$316 94

INCOME.

Assessments actually received on current year's assessments	\$5,019 75
Assessments actually received on previous years' assessments	73 51
Policy fees: New, No. 11; fee, \$1.50; amount	\$27 50
Renewals: No. 81; fee, \$1.50; amount	202 50
Additions: No. 14; fee, 50c; amount	7 00
Transfers: No. 2; fee, 50c; amount	1 00
	<hr/>
Total policy fees	238 00
Cash received as borrowed money (date borrowed Dec. 20)	175 00
Cash received from all other sources: Advanced by treasurer	58 80
	<hr/>
Total income during year	5,564 86
	<hr/>
Total assets of previous year and income	\$5,881 80

DISBURSEMENTS.

Paid for losses, including \$2,202.50 for losses occurring in previous years	\$5,551 40	
Interest on borrowed money	73 05	
Agents' compensation: Policy fees ..	92 00	
Paid for collection of assessments ..	100 00	
Postage, printing and stationery	8 10	
Express, telegraph, telephone and ex- change	50	
All other disbursements:		
Secretary, \$19.50, president, \$15..	34 50	
Directors	22 25	
Total disbursements		<u>5,881 80</u>

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$93 03	
Furniture, fixtures and safes, \$15.00; supplies, \$15.00	30 00	
Total non-ledger assets		<u>\$123 03</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$93 03	
Furniture, fixtures and safes, \$15.00; supplies, \$15.00	30 00	
Deduct total assets not admitted		<u>123 03</u>

LIABILITIES.

Amount of losses adjusted, not due (No., 1)	\$590 00	
Borrowed money unpaid	175 00	
Total liabilities		<u>\$765 00</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	480	\$1,185,205
Written and renewed during the year....	92	221,850
Total	572	\$1,407,055
Deduct those expired and cancelled	87	165,285
In force at the end of the year ..	485	<u>\$1,241,770</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	2	\$2,202 50
Losses and claims incurred during the year	23	3,925 10
Total	25	\$6,127 60
Losses and claims paid during year	25	5,547 60
Losses and claims remaining unpaid Dec. 31, end of year	1	\$580 00
Amount of losses paid since organization		\$27,595 95
Average insurance in force per policy		2,560 00

No. 161.

**RANDOLPH & SCOTT MUTUAL FIRE INSURANCE
COMPANY,**

RANDOLPH AND SCOTT, COLUMBIA COUNTY.

[Organized or Incorporated Sept. 5, 1874. Commenced business
Sept. 9, 1874.]

President, PETER BLOCHWITZ, Cambria, Wis., R. 2.
Secretary, H. C. SAUER, Cambria, Wis., R. 2.
Express office of Secretary, Cambria, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$452 48

INCOME.

Gross premiums on all business written during the year	\$208 72
Assessments actually received on current year's assessments	5,055 70
Assessments actually received on previous years' assessments	11 56
Renewals; No. 112; fee, 50c; amount	56 00
Total collections	\$5,331 98
Returned on cancellations	12 02
Total premiums and assessments, less deductions	\$5,319 96

Cash received as borrowed money (date borrowed Oct. 30)	400 00	
Total income during year		5,719 96
Total assets of previous year and income ..		<u>\$6,172 44</u>

DISBURSEMENTS.

Paid for losses	\$4,928 99	
Borrowed money (date repaid Dec. 12, 1913)	400 00	
Interest on borrowed money	3 00	
Salaries paid officials	102 00	
Agents compensation:		
Commissions	\$52 18	
Policy fees	56 00	
Total paid agents	108 18	
Paid for collection of assessments ..	25 00	
Postage, printing and stationery ...	12 76	
Total disbursements		<u>5,579 93</u>
Balance		<u><u>\$592 51</u></u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$592 51
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1..	\$31 75	
Unpaid assessments levied prior to current year	18 36	
Total unpaid assessments....	\$50 11	
Supplies	15 00	
Total non-ledger assets		<u>65 11</u>
Gross assets		<u>\$657 62</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1..	\$31 75	
Unpaid assessments levied prior to current year	18 36	
Total unpaid assessments....	\$50 11	

Supplies	15 00	
Deduct total assets not admitted		65 11
Total admitted assets		<u>\$592 51</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	513	\$1,014,735
Written and renewed during the year...	112	208,690
Total	625	<u>\$1,223,425</u>
Deduct those expired and cancelled	113	203,875
In force at the end of the year...	512	<u><u>\$1,019,550</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	21	\$4,928 99
Losses and claims paid during year	21	4,928 99
Amount of losses paid since organization.....		<u>\$43,604 26</u>
Average insurance in force per policy		1,991 00

No. 162.

RAYMOND MUTUAL FIRE INSURANCE COMPANY,

RAYMOND, RACINE COUNTY.

[Organized or Incorporated April 14, 1873. Commenced business June 30, 1873.]

President, THOMAS MORGENSEN, Franksville, R. 10.
 Secretary, J. H. KAMPER, Franksville, R. 10.
 Express office of Secretary, Franksville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$144 62

INCOME.

Policy fees: New. No. 103; fee, \$1.50; amount	\$154 50	
Cash received as borrowed money ...	100 00	
Total income during year		<u>254 50</u>
Total assets of previous year and income...		<u><u>\$399 12</u></u>

DISBURSEMENTS.

Paid for losses	\$171 05
Salaries paid officials	34 00
Agents' compensation: Policy fees..	154 50
Postage, printing and stationery ...	11 50
	<hr/>
Total disbursements	371 05
	<hr/>
Balance	\$28 07
	<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$28 07
	<hr/> <hr/>

LIABILITIES.

Borrowed money unpaid	\$100 00
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	396	\$933,360
Written and renewed during the year...	103	267,135
	<hr/>	<hr/>
Total	499	\$1,200,495
Deduct those expired and cancelled	84	203,085
	<hr/>	<hr/>
In force at the end of the year	415	\$997,410
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	3	\$171 05
Losses and claims paid during year	3	171 05
	<hr/>	<hr/>
Amount of losses paid since organization		\$17,755 87
Average insurance in force per policy		2,403 39

No. 163.

REEDSBURG MUTUAL FARMERS FIRE INSURANCE COMPANY,

REEDSBURG, SAUK COUNTY.

[Organized or Incorporated March 4, 1876. Commenced business
March 4, 1876.]

President, WM. HALBERSLEBEN, Reedsburg, Wis.
Secretary, A. E. GEFFERT, Reedsburg, Wis.
Express office of Secretary, Reedsburg, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$2,108 15

INCOME.

Assessments actually received on previous years' assessments	\$75 37	
Policy fees: New, No. 58; fee, \$1.50; amount ..	\$87 00	
Renewals: No. 158; fee, \$1.50; amount	237 00	
Total policy fees	324 00	
Total income during year	399 37	
Total assets of previous year and income ..	\$2,507 52	

DISBURSEMENTS.

Paid for losses	\$1,187 30	
Salaries, \$175, and fees, \$55.80, paid officials	230 80	
Agents' compensation: Salaries	283 00	
Paid for collection of assessments ..	1 50	
Postage, printing and stationery	29 25	
All other disbursements:		
Finance Com.	6 00	
Hall rent	9 00	
Total disbursements	1,746 85	
Balance	\$760 67	

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer \$760 67

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$30; supplies, \$5...	35 00
Gross assets	<u>\$795 67</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$30; supplies, \$5...	35 00
Total admitted assets	<u><u>\$760 67</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	951	\$1,953,354
Written and renewed during the year ...	216	546,960
Total	<u>1,167</u>	<u>\$2,550,314</u>
Deduct those expired and cancelled	170	372,319
In force at the end of the year ...	<u><u>997</u></u>	<u><u>\$2,127,995</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	42	\$1,187 30
Losses and claims paid during year	42	1,187 30
Amount of losses paid since organization		<u>\$46,383 78</u>
Average insurance in force per policy		<u>2,134 40</u>

No. 164.

RICHMOND MUTUAL FIRE INSURANCE COMPANY,

RICHMOND, SHAWANO COUNTY.

[Organized or Incorporated April 30, 1888. Commenced business
May 18, 1888.]

President, WM. BARFKNECHT, Shawano, Wis., R. 2.
Secretary, WM. SPRINGBORN, Shawano, Wis., R. 3.
Express office of Secretary, Shawano, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$408 20
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INCOME.

Gross premiums on all business written during the year	\$1,629 22	
Assessments actually received on current year's assessments	2,157 42	
Policy fees: New, No. 22; fee, 75c; amount	\$16 50	
Renewals: No. 108; fee, 75c; amount	31 00	
Additions: No. 38; fee, 50c; amount	19 00	
Total policy fees	116 50	
Total income during year		3,903 14
Total assets of previous year and income ..		\$4,311 34

DISBURSEMENTS.

Paid for losses, including \$1,632.50 for losses occurring in previous years	\$2,615 06	
Paid for fire department taxes	4 21	
Salaries paid officials	150 00	
Agents' compensation: Policy fees ..	116 50	
Paid for collection of assessments ..	7 00	
Postage, printing and stationery	26 46	
Express, telegraph, telephone and ex- change	30	
Total disbursements		2,919 53
Balance		1,391 81

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$1,391 81
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$50; supplies, \$50. ..	100 00
Gross assets	\$1,491 81

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$50; supplies, \$50. ..	100 00
Total admitted assets	\$1,391 81

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	413	\$821,729
Written and renewed during the year ...	130	284,985
Total	543	\$1,106,714

Deduct those expired and cancelled	110	221,836
In force at the end of the year	433	\$884,878

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	2	\$1,632 50
Losses and claims incurred during the year	13	982 56
Total	15	\$2,615 06
Losses and claims paid during year	15	2,615 06
Amount of losses paid since organization		\$12,241 39
Average insurance in force per policy		2,043 60

No. 165.

RIVER FALLS FIRE INSURANCE COMPANY,

RIVER FALLS, PIERCE AND ST. CROIX COUNTIES.

[Organized or Incorporated 1876. Commenced business Jan. 2, 1877.]

President, A. W. STILES, River Falls, Wis.
 Secretary, G. W. CHINNOCK, SR., River Falls, Wis.
 Express office of Secretary, River Falls, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$3,709 52

INCOME.

Gross premiums on all business written during the year	\$2,259 51
Assessments actually received on previous years' assessments	37 53
Policy fees: renewals, No. 213; fee, \$1.50; amount	319 50
Total collections	\$2,616 54
Returned on cancellations	217 40
Total premiums and assessments, less deductions	\$2,399 14

Cash received as interest	52 50	
Total income during year		2,451 64
Total assets of previous year and income...		\$6,161 16

DISBURSEMENTS.

Paid for losses, including \$900 for losses occurring in previous years	\$5,086 00	
Salaries, \$335, and fees, \$134.95, paid officials	469 95	
Paid for collection of assessments ..	76	
Postage, printing and stationery	65 50	
All other disbursements:		
Hall rent	3 00	
Livery	51 50	
Total disbursements		5,676 71
Balance		\$484 45

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$484 45
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LIABILITIES.

Losses due and unpaid	\$400 00
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1,064	\$2,215,251
Written and renewed during the year ...	213	673,565
Total	1,277	\$2,888,816
Deduct those expired and cancelled	70	143,610
In force at the end of the year ...	1,207	\$2,745,206

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$900 00
Losses and claims incurred during the year .....	...	4,586 00
Total	1	\$5,486 00
Losses and claims paid during year .....	...	5,086 00
Losses and claims remaining unpaid Dec. 31, end of year	1	\$400 00
Amount of losses paid since organization		\$55,678 27
Average insurance in force per policy		2,293 70

No. 166.

ROCKLAND MUTUAL FIRE INSURANCE COMPANY,

REEDSVILLE, MANITOWOC COUNTY.

[Organized or Incorporated July, 1885. Commenced business
August, 1885.]President, LOUIS GRIMM, Grimms, Wis.
Secretary, M. MAERTZ, Reedsville, Wis.
Express office of Secretary: Reedsville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. \$28 73

INCOME.

Gross premiums on all business written during the year	\$3,319 61	
Assessments actually received on current year's assessments	5,781 19	
Policy fees: Renewals: No. 223; amount	167 25	
	<hr/>	
Total collections	\$9,268 05	
Returned on cancellations	41 76	
	<hr/>	
Total premiums and assessments, less deductions	\$9,226 29	
Cash received as interest	4 00	
	<hr/>	
Total income during year		9,230 29
		<hr/>
Total assets of previous year and income.		\$9,259 02

DISBURSEMENTS.

Paid for losses	\$3,036 46
Borrowed money (date repaid July 1, 1913)	200 00
Interest	4 00
Salaries, \$175.00, and fees, \$55.75, paid officials	230 75
Agents' compensation:	
Commissions	\$55 75
Salaries	212 00
Policy fees	167 25
	<hr/>
Total paid agents	435 00

Postage, printing and stationery....	92 96	
Paid for collection of assessments..	115 62	
All other disbursements:		
For making assessment	75 00	
Attorneys fees	10 00	
Notary's fees	1 00	
Wis. association of Mutual Ins. Co.	2 00	
	<hr/>	
Total disbursements		4,202 79
		<hr/>
Balance		\$5,056 23
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$65 69	
Bills receivable secured	4,990 54	
	<hr/>	
Total ledger assets		\$5,056 23

NON-LEDGER ASSETS.

Unpaid assessments levied during cur- rent year prior to Nov. 1.....	\$57 40	
Furniture, fixtures and safes, \$50.00; supplies, \$45.00	95 00	
	<hr/>	
Total non-ledger assets		152 40
		<hr/>
Gross assets		\$5,208 63

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$57 40	
Furniture, fixtures and safes, \$50.00; supplies, \$45.00	95 00	
	<hr/>	
Deduct total assets not admitted.....		152 40
		<hr/>
Total admitted assets		\$5,056 23
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1,285	\$3,156,266 00
Written and renewed during the year....	223	610,995 00
	<hr/>	<hr/>
Total	1,508	\$3,767,261 00
Deduct those expired and cancelled.....	330	741,445 00
	<hr/>	<hr/>
In force at the end of the year..	1,178	\$3,025,816 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

Losses and claims incurred during year..	21	\$3,036 46
Losses and claims paid during year.....	21	3,036 46
		<hr/>
Amount of losses paid since organization..	...	\$55,256 34
Average insurance in force per policy.....		2,563 60

No. 167.

ROSENDALE INSURANCE COMPANY,

ROSENDALE, FOND DU LAC COUNTY.

[Organized or Incorporated March 7, 1874. Commenced business
April 8, 1874.]

President, LEROY DUEL, Elderado, Wis.
Secretary, W. T. HOYT, Rosendale, Wis.
Express office of Secretary, Rosendale, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$2,482 51

INCOME.

Gross premiums on all business written during the year	\$544 52
Assessments actually received on current year's assessments	5,014 48
Assessments actually received on previous years' assessments	109 44
Policy fees: New, No. 28; fee, \$1.50; amount...	\$42 00
Renewals: No. 159; fee, \$1.50; amount	238 50
Additions: No. 58; amount;	65 56
Transfers: No. 29; fee, \$.50; amount	14 50
	<hr/>
Total policy fees	360 56
	<hr/>
Total income during year	6,029 00
	<hr/>
Total assets of previous year and income...	\$8,511 51

DISBURSEMENTS.

Paid for losses, including \$1,537.50 for losses occurring in previous years	\$4,960 78
Paid for fire department taxes.....	3 64
Salaries paid officials.....	410 00

Agents' compensation: Policy fees..	233 75	
Postage, printing and stationery....	66 20	
Express, telegraph, telephone and ex- change	1 00	
All other disbursements:		
To directors	64 00	
Adjusting committee	158 00	
Office rent	36 00	
Other items	28 67	
Assessments assumed and un- earned prem	27 51	
 Total disbursements		5,989 55
 Balance		<u>\$2,521 96</u>

LEDGER ASSETS.

Cash deposited in Rosendale State Bank, Citizens State Bank of Fond du Lac and F. R. Foster & Son Bank of Brandon		\$2,521 96
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$265 46	
Furniture, fixtures and safes, \$110; supplies, \$16.....	126 00	
 Total non-ledger assets		391 46
 Gross assets		<u>\$2,913 42</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$265 46	
Furniture, fixtures and safes, \$110; supplies, \$16.....	126 00	
 Deduct total assets not admitted.....		391 46
 Total admitted assets		<u>\$2,521 96</u>

LIABILITIES.

Amount of losses reported not adjusted.....		\$65 00
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	989	\$2,951,880 00
Written and renewed during the year...	187	509,960 00
 Total	1176	\$3,461,840 00
Deduct those expired and cancelled.....	182	368,235 00
 In force at the end of the year...	994	<u>\$3,093,605 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	2	\$1,537 50
Losses and claims incurred during the year .....	...	3,488 28
Total .....	...	\$5,025 78
Losses and claims paid during year.....	...	4,960 78
Losses and claims remaining unpaid Dec. 31, end of year	1	\$65 00
Amount of losses paid since organization.....		\$96,894 25
Average insurance in force per policy.....		3,112 00

No. 168.

SALEM MUTUAL TOWN INSURANCE COMPANY,

SALEM, KENOSHA COUNTY.

[Reorganized Feb. 12, 1895. Commenced business Feb. 12, 1895.]

President, F. F. SMITH, Salem, Wis.
 Secretary, WM. EVANS, Antioch, Ill.
 Express office of Secretary, Trevor, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$337 89

INCOME.

Assessments actually received on previous year's assessments	\$24 00
Policy fees: New, No. 11; fee, \$1.50; amount....	\$15 50
Renewals: No. 44; fee, \$1.50; amount	66 00
Total policy fees	81 50
Total income during year	105 50
Total assets of previous year and income...	\$443 39

DISBURSEMENTS.

Paid for losses	\$47 50	
Agents' compensation: Policy fees..	81 50	
Postage, printing and stationery....	6 13	
All other disbursements:		
Adjusting losses	8 00	
Rent of hall for annual meeting..	2 00	
Annual reports and notices of an- nual meeting	3 00	
Total disbursements		148 13
Balance		<u>\$295 26</u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	<u>\$295 26</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	233	\$634,990 00
Written and renewed during the year...	55	118,565 00
Total	288	\$753,555 00
Deduct those expired and cancelled.....	26	90,275 00
In force at the end of the year...	242	<u>\$663,280 00</u>

LOSSES AND CLAIMS.

Losses and claims incurred during the year.....	\$47 50
Losses and claims paid during the year	47 50

No. 169.

SAUKVILLE MUTUAL FIRE INSURANCE COMPANY,

SAUKVILLE, OZAUKEE COUNTY.

[Organized or Incorporated Feb. 26, 1876. Commenced business
March 21, 1876.]

President, NIC SCHINKER, Pt. Washington, Wis.
Secretary, JACOB SCHOWALTER, Saukville, Wis.
Express office of Secretary, Saukville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$1,002 55
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INCOME.

Gross premiums on all business written during the year	\$2,552 36	
Assessments actually received on previous years' assessments.....	234 41	
Policy fees: New, No. 159; fee, \$1.50; amount	238 50	
	<hr/>	
Total collections	\$3,025 27	
Returned on cancellations	95 55	
	<hr/>	
Total income during year		2,929 72
		<hr/>
Total assets of previous year and income...		\$3,932 27

DISBURSEMENTS.

Paid for losses	\$2,326 16	
Paid for fire department taxes	44 68	
Salaries, \$416.93, and fees, \$33.01, paid officials	449 94	
Agents compensation:		
Commissions	\$144 48	
Policy fees	238 50	
	<hr/>	
Total paid agents	382 98	
Paid for collection of assessments...	4 68	
Postage, printing and stationery....	88 25	
Express, telegraph, telephone and exchange	1 45	
All other disbursements:		
Paid for legal advice.....	5 00	
Paid secretary for special service	25 00	
Sundries	46	
	<hr/>	
Total disbursements		3,328 60
		<hr/>
Balance		\$603 67
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$371 85	
Agents' balances representing business written subsequent to Oct, 1, 1913	231 82	
	<hr/>	
Total ledger assets		\$603 67

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$90; supplies, \$75..		165 00
	<hr/>	
Gross assets		\$768 67

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$90; supplies, \$75..	165 00
Total admitted assets	<u>\$603 67</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	839	\$2,047,463 00
Written and renewed during the year...	206	447,541 00
Total	<u>1045</u>	<u>\$2,495,004 00</u>
Deduct those expired and cancelled.....	148	383,663 00
In force at the end of the year...	<u>897</u>	<u>\$2,111,341 00</u>

LOSSES AND CLAIMS.

Losses and claims incurred during the year	\$2,326 16
Losses and claims paid during the year	<u>2,326 16</u>

No. 170.

**SCANDIA FARMERS MUTUAL TOWN INSURANCE
COMPANY,**

MORRIS, SHAWANO COUNTY.

[Organized or Incorporated Jan. 8, 1895. Commenced business
Feb. 12, 1895.]

President, T. A. LOKEN, R. No. 1, Tigerton, Wis.
Secretary, OTTO H. OLSEN, R. 1, Box 27, Tigerton, Wis.
Express office of Secretary, Tigerton, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$516 19
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INCOME.

Gross premiums on all business written during the year	\$1,881 73
Assessments actually received on current year's assessments	4,891 33
Assessments actually received on previous years' assessments	4 63
Policy fees: New, No. 48; fee, \$.50; amount...	\$24 00

Renewals: No. 149; fee, \$.50; amount	74 50	
Additions: No. 73; fee, \$.30; amount	21 90	
Total policy fees		120 40
Total collections	\$6,828 09	
Returned on cancellations	2 64	
Total premiums and assessments, less deductions	\$6,895 45	
Cash received as interest on assess- ment	14 14	
Cash received as borrowed money (dates borrowed, Apr. 26, June 30)	1,100 00	
Total income during year		8,009 59
Total assets of previous year and income...		\$8,525 78

DISBURSEMENTS.

Paid for losses, including \$1,096.62 for losses occurring in previous years	\$3,145 41	
Borrowed money (dates repaid, Aug. 2, 1912; Aug 7, 1913)	2,000 00	
Interest on borrowed money	67 09	
Salaries, \$30.00, and fees, \$81.00, paid officials	111 00	
Agents' compensation: Salaries	271 44	
Paid for collections of assessments..	98 00	
Postage, printing and stationery....	35 32	
Express, telegraph, telephone and ex- change	9 93	
All other disbursements:		
Secretary, officials work	40 00	
Directors	18 00	
Assessments committee	32 00	
Veterinary work	8 00	
Adjusters wage	69 50	
Exp. annual meeting	4 00	
Expense with annual settlement..	14 00	
Total disbursements		5,893 69
Balance		\$2,632 09

LEDGER ASSETS.

Cash deposited in Citizens State Bank of Wittenberg	\$2,500 00	
Cash belonging to company, in hands of treasurer	132 09	
Total ledger assets		\$2,632 09

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$70 58	
Furniture, fixtures and safes, \$90; supplies, \$60.....	150 00	
	<hr/>	
Total non-ledger assets		220 58
		<hr/>
Gross assets		\$2,852 67

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$70 58	
Furniture, fixtures and safes, \$90; supplies, \$60.....	150 00	
	<hr/>	
Deduct total assets not admitted.....		220 58
		<hr/>
Total admitted assets		\$2,632 09
		<hr/> <hr/>

LIABILITIES.

Amount of losses adjusted, not due (No., 1)	\$1,378 50
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1004	\$1,635,903 00
Written and renewed during the year...	197	385,934 00
	<hr/>	
Total	1201	\$2,021,837 00
Deduct those expired and cancelled.....	189	317,645 00
	<hr/>	
In force at the end of the year...	1012	\$1,704,192 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	3	\$1,096 62
Losses and claims incurred during the year	26	3,427 29
	<hr/>	
Total	29	\$4,523 91
Losses and claims paid during year.....	28	3,145 41
	<hr/>	
Losses and claims remaining unpaid Dec. 31 end of year	1	\$1,378 50
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization	162	\$34,296 27
Average insurance in force per policy....	...	1,684 00

No. 171.

SCANDINAVIAN MUTUAL INSURANCE COMPANY,

SCANDINAVIA, WAUPACA COUNTY.

[Organized or Incorporated Jan. 5, 1874. Commenced business
Jan. 25, 1874.]President, J. P. JENSEN, Scandinavia, Wis.
Secretary, A. G. WILLIAMS, Scandinavia, Wis.
Express office of Secretary, Scandinavia, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,417 77

INCOME.

Gross premiums on all business written during the year	\$704 94	
Policy fees: Renewals, No. 53; fee, \$1.50; amount	\$79 50	
Transfers: No. 3; fee, \$1.00; amount	3 00	
Total policy fees.....	82 50	
Total collections	\$787 44	
Returned on cancellations	4 27	
Total premiums and assessments, less deductions	\$783 17	
Cash received as interest	48 90	
Total income during year	832 07	
Total assets of previous year and income...	\$2,249 84	

DISBURSEMENTS.

Paid for losses	\$743 70	
Salaries, \$61.00, and fees, \$28.00, paid officials	89 25	
Agents' compensation: Policy fees..	53 00	
Postage, printing and stationery....	11 60	
All other disbursements: Hall rent	2 00	
Total disbursements	899 55	
Balance	\$1,350 29	

LEDGER ASSETS.

Cash deposited in Bank of Scandinavia	\$700 00	
Cash belonging to company, in hands of treasurer	408 08	
Bills receivable secured	242 21	
	<hr/>	
Total ledger assets		\$1,350 29
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	215	\$532,930 00
Written and renewed during the year...	53	143,915 00
	<hr/>	<hr/>
Total	268	\$676,845 00
Deduct those expired and cancelled.....	62	126,205 00
	<hr/>	<hr/>
In force at the end of the year...	206	\$550,640 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	4	\$743 70
Losses and claims paid during the year...	4	743 70
	<hr/>	<hr/>
Amount of losses paid since organization.....		\$9,746 98
Average insurance in force per policy.....		2,673 00

No. 172.

SCANDINAVIAN MUTUAL TOWN INSURANCE
COMPANY,

MANITOWOC, MANITOWOC COUNTY,

[Organized or Incorporated Dec. 15, 1873. Commenced business
Dec. 15, 1873.]President, A. H. ALFSON, R. No. 3, Reedsville, Wis.
Secretary, C. M. MADSON, R. No. 4, Manitowoc, Wis.
Express office of Secretary, Valders, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$260 89

INCOME.

Gross premiums on all business written during the year	\$708 26	
Assessments actually received on current year's assessments	2,265 82	
Policy fees: New, No. 57; fee, \$1.00; amount...	\$57 00	
Renewals: No. 7; fee, \$1.00; amount	7 00	
Additions: No. 10; fee, \$1.00; amount	10 00	
Transfers: No. 5.		
<hr/>		
Total policy fees	74 00	
<hr/>		
Total collections	\$3,048 08	
Returned on cancellations	13 36	
<hr/>		
Total premiums and assessments, less deductions	\$3,034 72	
Cash received as borrowed money (date borrowed, Aug 1, 1913)...	187 50	
<hr/>		
Total income during year		3,222 22
<hr/>		
Total assets of previous year and income...		\$3,483 11

DISBURSEMENTS.

Paid for losses	\$2,491 68	
Borrowed money (date repaid, Dec. 1, 1913)	187 50	
Interest on borrowed money	3 75	
Salaries, paid officials	145 30	
Agents' compensation: Salaries	48 00	
Postage, printing and stationery	22 49	
Telephone and exchange	78	
All other disbursements: Notary fee	50	
<hr/>		
Total disbursements		2,900 00
<hr/>		
Balance		\$583 11
<hr/> <hr/>		

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$583 11
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NON-LEDGER ASSETS.

Supplies	3 00
<hr/>	
Gross assets	\$586 11

DEDUCT ASSETS NOT ADMITTED.

Supplies	3 00
<hr/>	
Total admitted assets	\$583 11
<hr/> <hr/>	

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	195	\$491,380 00
Written and renewed during the year...	74	162,700 50
		<hr/>
Total	269	\$654,080 50
Deduct those expired and cancelled.....	54	105,246 00
		<hr/>
In force at the end of the year...	216	\$548,834 50
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	6	\$2,491 68
Losses and claims paid during year.....	6	2,490 68
		<hr/> <hr/>
Amount of losses paid since organization.....		\$25,536 91
Average insurance in force per policy		2,552 00

No. 173.

**SENECA, SIEGEL & RUDOLPH MUTUAL FIRE
INSURANCE COMPANY,**

GRAND RAPIDS, WOOD COUNTY.

[Organized or Incorporated April 12, 1891. Commenced business
May 11, 1891.]

President, JACOB KISSINGER, R. No. 5, Grand Rapids, Wis.
Secretary, CHAS. KLEVENE, R. No. 5, Grand Rapids, Wis.
Express office of Secretary, Grand Rapids, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$80 77

INCOME.

Gross premiums on all business written during the year	\$2,900 47
Assessments actually received on current year's assessments	11,011 72
Assessments actually received on previous years' assessments.....	226 59
Policy fees: New. No. 154; fee \$1.28 19-77; amount	\$197 50

Renewals: No. 342; fee, \$1.37; amount	598 00	
Additions: No. 237; fee, \$1.00; amount	237 00	
Total policy fees	1,032 50	
Cash received as borrowed money (dates borrowed, Dec. 31, 1912; Jan. 1, July 2, July 12, 1913)...	3,700 00	
Delinquent assessment and fine on 1913 assessment	183 34	
	<hr/>	
Total income during year		19,054 62
Total assets of previous year and income...		<hr/> <u>\$19,135 39</u>

DISBURSEMENTS.

Paid for losses	\$9,229 20	
Borrowed money (date repaid, Nov. 15, 1913)	4,200 00	
Interest on borrowed money.....	118 10	
Salaries paid officials	280 00	
Agents' compensation: Policy fees..	1,032 50	
Paid for collection of assessments...	104 53	
Postage, printing and stationery...	151 60	
Express, telegraph, telephone and ex- change	80	
All other disbursements:		
Attorney service \$171.97; witness fees, \$50.78	222 69	
Adjusting losses, \$445.20; director service, \$101.00	546 20	
Unearned Premium. \$89.16; com- mittee work, \$9.80	98 96	
Hall rent, \$4.00; levying assess- ment, \$25.00	29 00	
	<hr/>	
Total disbursements		16,013 58
Balance		<hr/> <u>\$3,121 81</u>

LEDGER ASSETS.

Cash deposited in Citizens National Bank.....	\$3,121 81
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$270 37	
Furniture, fixtures and safes, \$20.00; supplies, \$30.00.....	50 00	
	<hr/>	
Total non-ledger assets		320 37
Gross assets		<hr/> <u>\$3,442 18</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$270 37	
Furniture, fixtures and safes, \$20.00; supplies, \$30.00.....	50 00	
Deduct total assets not admitted.....		320 37
Total admitted assets		<u>\$3,121 81</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2031	\$3,606,045 00
Written and renewed during the year....	496	1,123,445 00
Total	2527	\$4,729,490 00
Deduct those expired and cancelled.....	459	1,121,501 00
In force at the end of the year...	2068	<u>\$3,607,989 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	58	\$9,229 20
Losses and claims paid during year	58	9,229 20
Amount of losses paid since organization.....		\$84,258 27
Average insurance in force per policy.....		1,744 00

No. 174.

SHELBY FARMERS MUTUAL FIRE INSURANCE
COMPANY,

SHELBY, LA CROSSE COUNTY.

[Organized or Incorporated Oct. 19, 1874. Commenced business
Nov. 24, 1874.]

President, HENRY FREEHOFF, R. No. 1, Coon Valley, Wis.
Secretary, PETER KIENHOLZ, R. No. 1, La Crosse, Wis.
Express office of Secretary, La Crosse, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$4,588 59

INCOME.

Gross premiums on all business written during the year	\$7,238 94	
Assessments actually received on current year's assessments	13,643 31	
Assessments actually received on previous years' assessments	3 90	
Policy fees: New, No. 536; fee, \$1.55; amount	\$804 00	
Additions: No. 106; fee, optional; amount.....	25 20	
Transfers: No. 76; fee, \$.50; amount	38 00	
Total policy fees	867 20	
Total collections	\$21,753 35	
Returned on cancellations	904 11	
Total premiums and assessments, less deductions	\$20,849 24	
Cash received as interest	53 43	
Cash received from all other sources:		
Excess return on cancellations ...	2 11	
Postage for personal use by secretary, paid	50	
Total income during year	20,905 28	
Total assets of previous year and income...	\$25,493 87	

DISBURSEMENTS.

Paid for losses, including \$2,102.26 for losses occurring in previous years	\$11,173 76	
Paid for fire department taxes.....	97	
Salaries, \$600.00, and fees, \$223.00, paid officials	823 00	
Agents' compensation: Policy fees..	829 20	
Paid for collection of assessments...	272 82	
Postage, printing and stationery....	97 11	
All other disbursements:		
Appraisers, \$27.50; attorneys fee, \$17.00	44 50	
Advertising, \$58.85; R. R. fare, and teams, \$12.88.....	71 73	
To representative at meeting of Farmers Mut. Fire Assoc. at Madison, trav. expenses	12 16	
Total disbursements	13,325 25	
Balance	\$12,168 62	

LEDGER ASSETS.

Cash deposited in Chaseburg State Bank, Chaseburg, Wis.; Batavion National Bank, La Crosse, Wis....	\$10,168 62	
Bills receivable, secured	2,000 00	
Total ledger assets		\$12,168 62

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$527 59	
Furniture, fixtures and safes.....	35 00	
Total non-ledger assets		562 59
Gross assets		\$12,731 21

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$527 59	
Furniture, fixtures and safes.....	35 00	
Deduct total assets not admitted		562 59
Total admitted assets		\$12,168 62
Amount of losses due and unpaid (No., 5)		\$123 08

LIABILITIES.

pany not presented for payment.....	184 40

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2335	\$5,271,432 40
Written and renewed during the year...	536	1,404,765 00
Total	2871	\$6,676,197 40
Deduct those expired and cancelled.....	534	1,203,552 43
In force at the end of the year...	2337	\$5,472,644 97

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	4	\$2,212 75
Losses and claims incurred during the year	51	9,187 83
Total	55	\$11,400 58

Losses and claims paid during year.....	50	\$11,173 76
Losses and claims scaled down and com- promised during year .....	...	103 74
	<hr/>	<hr/>
Total deductions	50	\$11,277 50
	<hr/>	<hr/>
Losses and claims remaining unpaid Dec. 31, end of the year	5	\$123 08
	<hr/>	<hr/>
Amount of losses paid since organization	1047	\$170,058 47
Average insurance in force per policy...	...	2,341 00

No. 175.

SOMERS MUTUAL FIRE INSURANCE COMPANY,
SOMERS, KENOSHA VOUNTY.

[Organized or Incorporated Sept 12, 1873. Commenced business
Sept. 12, 1873.]

President, JAMES E. SPENCER, Somers, Wis.
Secretary, ISAAC T. BISHOP, Somers Wis.
Express office of Secretary, Somers, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$374 46

INCOME.

Assessments actually received on cur- rent year's assessments	\$2,829 03	
Policy fees: New, No. 99; fee, \$1.50	148 50	
Cash received as borrowed money..	800 00	
Cash received from all other sources:		
Fines	8 68	
Cash advanced by treasurer.....	43 24	
	<hr/>	
Total income during year		3,829 45
		<hr/>
Total assets of previous year and income...		\$4,203 91

DISBURSEMENTS.

Paid for losses	\$3,835 75
Interest on borrowed money	13 62
Salaries and fees paid officials.....	171 21
Agents' compensation: Policy fees..	99 00
Paid for collection of assessments...	56 89
Postage, printing and stationery....	18 34

All other disbursements:	
Automobile hire	7 00
Returned on over-paid assessment	2 10
	<hr/>
Total disbursements	<u>\$420 91</u>

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$91 69.	
Unpaid assessments levied prior to current year	218 84	
	<hr/>	
Total unpaid assessments ...	\$310 53	
Furniture, fixtures and safes, \$50; supplies, \$10.....	60 00	
	<hr/>	
Gross assets		\$370 53

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$91 69	
Unpaid assessments levied prior to current year	218 84	
	<hr/>	
Total unpaid assessments ...	\$310 53	
Furniture, fixtures and safes, \$50; supplies, \$10.....	60 00	
	<hr/>	
Deduct total assets not admitted		<u>370 53</u>

LIABILITIES.

Borrowed money unpaid	\$800 00
Due treasurer	43 24
	<hr/>
Total liabilities	<u>\$843 24</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	373	\$937,525 00
Written and renewed during the year...	99	263,060 00
	<hr/>	
Total	472	\$1,200,585 00
Deduct those expired and cancelled.....	107	265,535 00
	<hr/>	
In force at the end of the year...	365	<u>\$935,050 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	8	\$3,835.75
Losses and claims paid during year	8	3,835 75
Amount of losses paid since organization		\$25,572 04
Average insurance in force per policy		2,561 78

No. 176.

STARK MUTUAL TOWN INSURANCE COMPANY,

STARK, WHITESTOWN, FOREST, UNION, VALLEY,
VERNON COUNTY.

[Organized or Incorporated April 22, 1903. Commenced business
July 14, 1903.]

President, EDGAR ENO, Valley, Wis.
Secretary, VAN S. BENNETT, Rockton, Wis.
Express office of Secretary, La Farge, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$786 07

INCOME.

Gross premiums on all business written during the year	\$598 27	
Assessments actually received on current year's assessments	2,251 34	
Policy fees: New, No. 108; fee, \$1; amount \$108 00		
Renewals: No. 63; fee, \$1; amount	63 00	
Total policy fees	171 00	
Cash received as borrowed money dates borrowed Jan. 20, \$971, Aug. 25, \$375	1,346 00	
Total income during year	4,366 61	
Total assets of previous year and income ...	\$5,152 68	

DISBURSEMENTS.

Paid for losses, including \$1,471 for losses occurring in previous years	\$2,253 12
Borrowed money (date repaid Dec. 30, 1913)	1,346 00

Interest on borrowed money	62 16	
Salaries, \$316.25, and fees, \$171.00, paid officials	487 25	
Paid for collection of assessments	46 90	
Postage, printing and stationery	61 46	
Express, telegraph, telephone and ex- change	8 82	
All other disbursements:		
Legal advice	18 15	
Rent	20 00	
Cabinet	10 00	
	<hr/>	
Total disbursements		4,313 86
		<hr/>
Balance		\$838 82
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$838 82
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$10; supplies, \$15 ..	25 00
	<hr/>
Gross assets	\$863 82

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$10; supplies, \$15 ..	25 00
	<hr/>
Total admitted assets	\$838 82
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	575	\$792,716
Written and renewed during the year ...	171	264,355
	<hr/>	<hr/>
Total	746	\$1,057,071
Deduct those expired and cancelled.....	117	116 247
	<hr/>	<hr/>
In force at the end of the year ...	629	\$940,824
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	2	\$1,471 00
Losses and claims incurred during the year	13	744 12
	<hr/>	<hr/>
Total	15	\$2,215 12
Losses and claims paid during year	15	2,215 12
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization		\$8,623 37
Average insurance in force per policy		1,527 00

No. 177.

STETTIN MUTUAL FIRE INSURANCE COMPANY,

RIB FALLS, MARATHON COUNTY.

[Organized or Incorporated Jan. 5, 1892. Commenced business
Jan. 5, 1892.]

President, JULIUS HEISE, Edgar, Wis., R. 2.
Secretary, ERNST RINGLE, Edgar, Wis., R. 2.
Express office of Secretary, Marathon City, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$1,254 84

INCOME.

Assessments actually received on current year's assessments	\$3,448 71	
Policy fees: New, No. 41; fee, \$2.00; amount	\$82 00	
Renewals: No. 275; fee, \$2.00; amount	550 00	
	<hr/>	
Total policy fees	632 00	
Cash received as borrowed money (date borrowed Aug. 23)	1,100 00	
	<hr/>	
Total income during year	5,180 71	
	<hr/>	
Total assets of previous year and income	\$6,435 55	

DISBURSEMENTS.

Paid for losses	\$2,424 24	
Borrowed money (date repaid Oct. 28)	1,100 00	
Interest on borrowed money	11 75	
Fees paid officials	405 83	
Agents' compensation: Policy fees	395 00	
Paid for collection of assessments	68 97	
Postage, printing and stationery	100 31	
Express, telegraph, telephone and exchange	2 75	
All other disbursements: Notary public and justice fees	1 75	
	<hr/>	
Total disbursements	4,510 60	
	<hr/>	
Balance	\$1,924 95	

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$1,924 95
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$36 31	
Furniture, fixtures, and safes, \$70; supplies, \$28	98 00	
Total non-ledger assets		134 31
Gross assets		\$2,059 26

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$36 31	
Furniture, fixtures, and safes, \$70; supplies, \$28	98 00	
Deduct total assets not admitted		134 31
Total admitted assets		\$1,924 95

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	866	\$2,079,950 00
Written and renewed during the year...	316	910,391 33
Total	1,182	\$2,990,341 33
Deduct those expired and cancelled	275	622,416 00
In force at the end of the year ...	907	\$2,367,925 33

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	33	\$2,424 24
Losses and claims paid during year	33	2,424 24
Amount of losses paid since organization		\$27,283 72
Average insurance in force per policy		2,610 00

No. 178.

STOCKHOLM TOWN INSURANCE COMPANY,

STOCKHOLM, PEPIN COUNTY.

[Organized or Incorporated March 1, 1875. Commenced business
March 25, 1875.]

President, A. G. WESTBY, Stockholm, Wis.
Secretary, A. P. JACKSON, Stockholm, Wis.
Express office of Secretary, Stockholm, Wis.

INCOME.

Gross premiums on all business written during the year	\$1,093 89	
Assessments actually received on current year's assessments	3,865 95	
Policy fees: New, No. 38; fee, \$1.00; amount ..	\$38 00	
Renewals: No. 176; fee, \$1.00; amount	176 00	
Additions: No. 81; fee, 25c; amount	20 25	
Transfers: No. 24; fee, 25c; amount	6 00	
Total policy fees	240 25	
Total collections	\$5,200 09	
Returned on cancellations	3 00	
Total premiums and assessments, less deductions	\$5,197 09	
Cash received from all other sources: Hall rent	43 00	
Total income during year		\$5,240 09

DISBURSEMENTS.

Paid for losses	\$1,897 28
Paid for fire department taxes	1 16
Borrowed money (date repaid July 1)	360 56
Interest on borrowed money	8 25
Salaries and fees paid officials	184 95
Agents' compensation: Policy fees ..	240 25
Postage, printing and stationery	71 90

All other disbursements:	
Taxes on insurance building	11 36
For making out assessment	60 00
For mileage for adding new building	8 40
2 per cent on premium received	21 88
For signing policies during the year	10 00
For repairs on insurance building	234 26
Total disbursements	3,110 25
Balance	<u>\$2,129 84</u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$2,129 84
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NON-LEDGER ASSETS.

Unpaid assessments levied on or after No. 1, of current year	\$260 10
Furniture, fixtures and safes, \$55.00; supplies, \$35.00	90 00
Other items: office building	400 00
Total non-ledger assets	750 10
Gross assets	<u>\$2,879 94</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year	\$260 10
Furniture, fixtures and safes, \$55.00; supplies, \$35.00	90 00
Other items: office building	400 00
Deduct total assets not admitted	750 10
Total admitted assets	<u>\$2,129 84</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1,078	\$1,963,323
Written and renewed during the year	214	470,191
Total	1,292	\$2,433,514
Deduct those expired and cancelled	199	359,871
In force at the end of the year	1,093	<u>\$2,073,643</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	8	\$1,897 28
Losses and claims paid during year	8	1,897 28
	<u> </u>	<u> </u>
Amount of losses paid since organization		\$31,460 85
Average insurance in force per policy		1,896 00

No. 179.

STOCKTON TOWN INSURANCE COMPANY,

PORTAGE, WIS.

[Organized or Incorporated March 6, 1908. Commenced business
March 8, 1908.]

President, JOHN PORTER, Stevens Point, Wis., R. 1.
Secretary, JOSEPH L. DOPP, Wild Rose, Wis., R. 1.
Express office of Secretary, Wild Rose, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$629 97

INCOME.

Assessments actually received on current year's assessments	\$6,296 72	
Assessments actually received on previous years' assessments	238 71	
Policy fees: New, No. 46; fee, \$2.00; amount ...	\$92 00	
Renewals: No. 301; fee, \$2.00; amount	602 00	
Additions: No. 72; fee, \$2.00; amount	144 00	
Transfers: No. 20; fee, 50c; amount	10 00	
	<u> </u>	
Total policy fees	848 00	
Cash received as borrowed money ..	8,300 00	
	<u> </u>	
Total income during year		15,683 43
Total assets of previous year and income ...		<u>\$16,313 40</u>

DISBURSEMENTS.

Paid for losses, including \$2.00 for losses occurring in previous years	\$10,500 52	
Borrowed money	3,500 00	
Interest on borrowed money	252 25	
Salaries paid officials	280 00	
Agents' compensation: Policy fees ..	848 00	
Paid for collection of assessments ..	6 00	
Postage, printing and stationery ...	127 48	
Express, telegraph, telephone and exchange	1 50	
All other disbursements:		
Retainer counsel	25 00	
Auditing accounts, secretary and treasurer	6 00	
Janitor annual meeting	2 00	
Director per diem and for adjusting losses	495 90	
	<hr/>	
Total disbursements		16,044 65
		<hr/>
Balance		\$268 75
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$268 75
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1	\$536 47	
Furniture, fixtures and safes, \$10.00; supplies, \$10.00	20 00	
	<hr/>	
Total non-ledger assets		556 47
		<hr/>
Gross assets		\$825 22

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1	\$536 47	
Furniture, fixtures and safes, \$10.00; supplies, \$10.00	20 00	
	<hr/>	
Deduct total assets not admitted		556 47
		<hr/>
Total admitted assets		\$268 75
		<hr/> <hr/>

LIABILITIES.

Amount of losses reported not adjusted (No., 1) ..	\$15 00	
Borrowed money unpaid	4,800 00	
	<hr/>	
Total liabilities		\$4,815 00
		<hr/> <hr/>

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year	1,269	\$1,886,462
Written and renewed during the year ...	347	528,745
Total	1,616	\$2,415,207
Deduct those expired and cancelled	303	408,708
In force at the end of the year ..	1,313	\$2,006,499

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$2 00
Losses and claims incurred during the year	55	10,498 52
Total	56	\$10,500 52
Losses and claims paid during the year..	56	10,500 52
Amount of losses paid since organization		\$28,891 40
Average insurance in force per policy		1,527 00

No. 180.

SULLIVAN MUTUAL FIRE INSURANCE COMPANY,

ROME, JEFFERSON COUNTY.

[Organized or Incorporated May 8, 1875. Commenced business
June 12, 1875.]

President, GEO. A. KERN, Rome, Wis.
Secretary, L. J. AVERBACH, Rome, Wis.
Express office of Secretary, Sullivan, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. . \$53 25

INCOME.

Gross premiums on all business written during the year	\$701 76
Assessments actually received on current year's assessments	2,548 46
Assessments actually received on previous years' assessments	75 36
Policy fees: New, No. 30; fee, \$1.75; amount ..	\$52 50

Renewals: No. 128; fee, 75c; amount	96 00	
Total policy fees		148 50
Total collections	\$3,474 08	
Returned on cancellations	7 36	
Total income during year		3,466 72
Total assets of previous year and income ..		\$3,519 97

DISBURSEMENTS.

Paid for losses	\$1,118 02	
Borrowed money repaid	1,850 00	
Interest on borrowed money	128 33	
Salaries, \$55, and fees; \$213.65, paid officials	268 65	
Paid for collection of assessments ..	53 00	
Postage, printing and stationery ...	46 97	
Express, telegraph, telephone and ex- change	2 50	
All other disbursements:		
Hall rent	2 00	
Inc. expenses	5 00	
Total disbursements		3,474 47
Balance		\$45 50

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$45 50
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NON-LEDGER ASSETS.

Unpaid assessments lev- ied during current year prior to Nov. 1	\$84 01	
Unpaid assessments lev- ied prior to current year	12 00	
Total unpaid assessments ...	\$96 01	
Furniture, fixtures and safes, \$100; supplies, \$50	150 00	
Total non-ledger assets		246 01
Gross assets		\$291 51

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments lev- ied during current year prior to Nov. 1	\$84 01
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Unpaid assessments levied prior to current year	12 00	
		<hr/>
Total unpaid assessments ...		\$96 01
Furniture, fixtures and safes, \$100; supplies, \$50		150 00
		<hr/>
Deduct total assets not admitted		246 01
		<hr/>
Total admitted assets		<u><u>\$45 50</u></u>

LIABILITIES.

Amount of losses adjusted, not due (No., 1)	\$1,475 00
Borrowed money unpaid	700 00
Total liabilities	<u><u>\$2,175 00</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	690	\$1,305,320
Written and renewed during the year ...	158	363,880
		<hr/>
Total	848	\$1,669,200
Deduct those expired and cancelled	168	318,450
		<hr/>
In force at the end of the year ...	680	<u><u>\$1,350,750</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	16	\$2,593 02
Losses and claims paid during year	16	1,118 02
		<hr/>
Losses and claims remaining unpaid Dec. 31, end of year .....	...	<u><u>\$1,475 00</u></u>
		<hr/>
Amount of losses paid since organization		\$45,896 36
Average insurance in force per policy		1,986 39

No. 181.

SUMMIT MUTUAL FIRE INSURANCE COMPANY,

SUMMIT, WAUKESHA COUNTY.

[Organized or Incorporated March 24, 1874. Commenced business
March 31, 1874.]

President, DANIEL McDONALD, Oconomowoc, Wis.
Secretary, GEO. F. FIEDLER, Oconomowoc, Wis.
Express office of Secretary, Oconomowoc, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$192 36

INCOME.

Gross premiums on all business written during the year	\$58 71	
Assessments actually received on previous years' assessments	136 22	
Policy fees: New, No. 16; fee, \$.75; amount...	\$12 00	
Renewals: No. 65; fee, \$.75; amount	48 75	
Total policy fees	60 75	
Cash received as borrowed money (date borrowed, Oct. 6, 1913) ..	500 00	
Cash received from all other sources: 16 membership fees at \$1.00 each	16 00	
Total income during year	771 68	
Total assets of previous year and income...		\$964 04

DISBURSEMENTS.

Paid for losses	\$717 50	
Paid Douseman Fire Co. for services	25 00	
Agents compensation:		
Salaries	\$50 00	
Policy fees	60 75	
Total paid agents	110 75	
Postage, printing and stationery....	32 95	
All other disbursements: For adjusting fire losses	5 00	
Total disbursements		891 20
Balance		\$72 84

LEDGER ASSETS.

Cash deposited in First National Bank of Oconomowoc, Wis.	\$72 84
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NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year	\$74 34
Furniture, fixtures and safes, \$5.00; supplies, \$15.00.....	20 00
Total non-ledger assets	94 34
Gross assets	\$167 18

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$74 34
Furniture, fixtures and safes, \$5.00; supplies, \$15.00.....	20 00
Deduct total assets not admitted.....	94 34
Total admitted assets	\$72 84

LIABILITIES.

Amount of losses adjusted, not due (No., 1).....	\$2,800 00
Borrowed money unpaid, \$500.00; interest on same, \$6.25	506 25
Total liabilities	\$3,306 25

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	393	\$716,480 00
Written and renewed during the year...	81	145,080 00
Total	474	\$861,560 00
Deduct those expired and cancelled.....	80	134,050 00
In force at the end of the year ...	394	\$727,510 00

LOSSES AND CLAIMS.

Losses and claims incurred during the year	\$3,517 50
Losses and claims paid during year	717 50
Losses and claims remaining unpaid Dec. 31, end of year	\$2,800 00
Amount of losses since organization	\$22,925 00
Average insurance in force per policy	1,840 00

No. 182.

THERESA MUTUAL INSURANCE COMPANY,

THERESA, DODGE COUNTY.

[Organized or Incorporated Jan. 7, 1879. Commenced business
Jan. 17, 1879.]

President, H. W. SCHELLPFEFFER, Mayville, Wis.
Secretary, W. A. JUSTMAN, Theresa, Wis.
Express office of Secretary, Theresa, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$18 36

INCOME.

Gross premiums on all business written during the year.....	\$314 70	
Assessments actually received on current year's assessments.....	10,371 58	
Policy fees: New, No. 18; fee, \$1.50; amount...	\$27 00	
Renewals: No. 184; fee, \$1.50; amount.....	276 00	
Additions: No. 70; fee, \$.25; amount.....	17 50	
Transfers: No. 8; fee, \$.025; amount.....	2 00	
Total policy fees.....	322 50	
Total income during year.....		11,008 78
Total assets of previous year and income...		\$11,027 14

DISBURSEMENTS.

Paid for losses, including \$2,976.65 for losses occurring in previous years.....	\$9,109 32	
Paid for fire department taxes.....	11	
Salaries, \$310.50, and fees, \$120.50; paid officials.....	431 00	
Agents compensation:		
Commissions.....	\$202 00	
Policy fees.....	50 50	
Total paid agents.....	252 50	

Paid for collection of assessments...	213 72	
Postage, printing and stationery....	56 75	
Express, telegraph, telephone and exchange	3 39	
Hall rent	5 00	
Total disbursements		10,071 79
Balance		<u><u>\$955 35</u></u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$955 35
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$123 58	
Unpaid assessments levied prior to current year	14 80	
Total unpaid assessments ...	\$138 38	
Furniture, fixtures and safes, \$100; supplies, \$20	120 00	
Total non-ledger assets		258 38
Gross assets		<u>\$1,213 73</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$123 58	
Unpaid assessments levied prior to current year	14 80	
Total unpaid assessments ...	\$138 38	
Furniture, fixtures and safes, \$100; supplies, \$20	120 00	
Deduct total assets not admitted		258 38
Total admitted assets		<u><u>\$955 35</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	923	\$2,538,872 00
Written and renewed during the year...	202	588,642 00
Total	1125	\$3,127,514 00
Deduct those expired and cancelled	184	426,254 00
In force at the end of the year...	941	<u><u>\$2,701,260 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$2,976 65
Losses and claims incurred during the year .....	...	6,132 67
Total		<u>\$9,109 32</u>
Losses and claims paid during year		<u>9,109 32</u>
Amount of losses paid since organization.....		\$66,562 46
Average insurance in force per policy		2,881 25

No. 183.

TOWN BELGIUM MUTUAL FIRE INSURANCE COMPANY,

BELGIUM, OZAUKEE COUNTY.

[Organized or Incorporated Feb. 4, 1885. Commenced business

Feb. 14, 1885.]

President, N. L. PIERRON, Belgium, Wis.
 Secretary, J. B. MEULLER, Belgium, Wis.
 Express office of Secretary, Belgium Station.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$239 26

INCOME.

Gross premiums on all business written during the year	\$651 96
Policy fees, New, No. 22; fee, \$2.00; amount...	\$44 00
Renewals: No. 43; fee, \$2.00; amount	86 00
Total policy fees	<u>130 00</u>
Cash received as interest	8 00
Total income during year	<u>789 96</u>
Total assets of previous year and income...	<u>\$1,029 22</u>

DISBURSEMENTS.

Paid for losses	\$82 00	
Paid for fire department taxes	12 89	
Salaries, \$50.60, and fees, \$75.50, paid officials	126 10	
Agents' compensation: Policy fees...	108 50	
Postage, printing and stationery....	12 20	
All other disbursements:		
Unearned premiums	23 14	
Membership fees, Wis. Assoc. Mut. Ins.	2 00	
		<hr/>
Total disbursements		366 83
		<hr/>
Balance		\$662 39
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in banks	\$662 39
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	228	\$535,655
Written and renewed during the year ...	65	129,835
		<hr/>
Total	293	\$655,490
Deduct those expired and cancelled ...	44	96,580
		<hr/>
In force at the end of the year...	249	\$568,910
		<hr/> <hr/>

LOSSES AND CLAIMS.

Losses and claims incurred during the year.....	\$82 00
Losses and claims paid during year	82 00
	<hr/>
Amount of losses paid since organization.....	\$12,089 06
Average insurance in force per policy	2,284 77

No. 184.

TOWN OF CLYMAN INSURANCE COMPANY,

CLYMAN, DODGE COUNTY.

[Organized or Incorporated Dec. 29, 1906. Commenced business
March 19, 1907.]

President, C. A. CHRISTIAN, R. No. 9, Watertown, Wis.
Secretary, JOHN LANGER, R. No. 9, Watertown, Wis.
Express office of Secretary, Clyman, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$280 71

INCOME.

Gross premiums on all business written during the year	\$91 84	
Assessments actually received on current year's assessments	3,635 83	
Policy fees: New, No. 14; fee, \$1.50; amount...	\$21 00	
Renewals: No. 15; fee, \$1.50; amount	22 50	
Total policy fees	43 50	
Total income during year		3,771 17
Total assets of previous year and income...		\$4,051 88

DISBURSEMENTS.

Paid for losses	\$3,386 00	
Paid for fire department taxes	8 53	
Salaries, \$10.00, and fees, \$40.00, paid officials	50 00	
Agents compensation: Policy fees...	43 50	
Postage, printing and stationery ...	7 50	
All other disbursements:		
Register of deeds recording	3 00	
Lowell fire department	15 00	
Total disbursements		3,513 53
Balance		\$538 35

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer \$538 35

NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov 1.....	56 94
Gross assets	<u>\$595 29</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov 1.....	56 94
Total admitted assets	<u><u>\$538 35</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	182	\$601,916
Written and renewed during the year...	29	92,061
Total	<u>211</u>	<u>\$693,977</u>
Deduct those expired and cancelled.....	20	61,414
In force at the end of the year ...	<u><u>191</u></u>	<u><u>\$632,563</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- year	6	\$3,386 00
Losses and claims paid during year	<u>6</u>	<u>3,386 00</u>
Amount of losses paid since organization		\$5,372 00
Average insurance in force per policy.....		3,311 00

No. 185.

TOWN OF CONCORD MUTUAL FIRE INSURANCE
COMPANY,

CONCORD, JEFFERSON COUNTY.

[Organized or Incorporated April 14, 1875. Commenced business
April 29, 1875.]

President, WILLIAM BELL, R. No. 27, Oconomowoc, Wis.
Secretary, GEO. C. DOBRATZ, R. 27, Oconomowoc, Wis.
Express office of Secretary, Oconomowoc, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$270 13
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INCOME.

Assessments actually received on current year's assessments	\$2,750 92	
Policy fees	65 00	
	<hr/>	
Total income during year		2,815 92
		<hr/>
Total assets of previous year and income...		\$3,086 05

DISBURSEMENTS.

Paid for losses, including \$5.00 for losses occurring in previous years	\$2,382 35	
Salaries paid officials	28 00	
Agents' compensation: Salaries to secretary and agent	25 00	
Paid for collection of assessments...	32 50	
Postage, printing and stationery...	13 00	
All other disbursements:		
Membership to Assoc. of Mutuals	2 00	
Work done by secretary.....	42 25	
	<hr/>	
Total disbursements		2,525 10
		<hr/>
Balance		\$560 95
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$560 95
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$50; supplies, \$5...	55 00
	<hr/>
Gross assets	\$615 95

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$50; supplies, \$5...	55 00
	<hr/>
Total admitted assets	\$560 95
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	371	\$1,039,515 00
Written and renewed during the year...	84	230,715 00
	<hr/>	<hr/>
Total	455	\$1,270,230 00
Deduct those expired and cancelled.....	78	194,930 00
	<hr/>	<hr/>
In force at the end of the year...	377	\$1,075,300 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$5 00
Losses and claims incurred during the year	9	2,377 35
		<hr/>
Total	10	\$2,382 35
Losses and claims paid during year.....	10	2,382 35
		<hr/> <hr/>
Amount of losses paid since organization.....		\$29,353 89
Average insurance in force per policy.....		2,882 00

No. 186.

TOWN OF HERMAN MUTUAL FIRE INSURANCE
COMPANY,

HERMAN, SHEBOYGAN COUNTY.

[Organized or Incorporated June 9, 1871. Commenced business
June 20, 1871.]

President, GEORGE W. WOLFF, Elkhart Lake Wis.
Secretary, HENRY GREIBE, R. 29, Plymouth, Wis.
Express office of Secretary, Sheboygan, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$45,564 02

INCOME.

Gross premiums on all business written during the year	\$8,148 95	
Policy fees: New, No. 835; fee, \$1.00 amount	835 00	
	<hr/>	
Total collections	\$8,983 95	
Returned on cancellations	329 49	
	<hr/>	
Total premiums and assessments, less deductions	\$8,654 46	
Cash received as interest	1,758 28	
	<hr/>	
Total income during year.....		10,412 74
		<hr/>
Total assets of previous year and income...		\$55,976 76

DISBURSEMENTS.

Paid for losses	\$8,214 45	
Paid for corporation tax	6 41	
Salaries, \$740.00, and fees, \$332.88, paid officials	1,072 88	
Agents' compensation: Policy fees..	835 00	
Postage, printing and stationery....	58 87	
Express, telegraph, telephone and ex- change	4 35	
All other disbursements:		
Examining committee, \$6.00; office rent, \$15.00.....	21 00	
Exp. of delegate to con. of Wis. Mut. Ins. Co., \$10.00; mem- bership fee, \$2.00.....	12 00	
County register's fee.....	1 25	
Total disbursements		10,226 21
Balance		\$45,750 55

LEDGER ASSETS.

Cash deposited in Bank of Sheboy- gan, Bank of Elkhart Lake, Far- mers' and Merchants, State Bank of Plymouth, German Bank.....	\$12,363 01	
Mortgage loans on real estate, first liens	23,300 00	
Bills receivable secured	10,087 54	
Total ledger assets		\$45,750 55

NON-LEDGER ASSETS.

Interest due or accrued	\$472 00	
Furniture, fixtures and safes, \$200; supplies, \$50.....	250 00	
Total non-ledger assets		722 00
Gross assets		\$46,472 55

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$200; supplies, \$50	250 00	
Total admitted assets		\$46,222 55

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2145	\$6,539,008 00
Written and renewed during the year...	835	2,358,076 00
Total	2980	\$8,897,084 00

Deduct those expired and cancelled.....	772	2,237,677 00
In force at the end of the year....	2208	\$6,659,407 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	39	\$8,214 45
Losses and claims paid during year.....	39	8,214 45
Amount of losses paid since organization.....		\$138,138 24
Average insurance in force per policy.....		3,016 00

No. 187.

TOWN HOLLAND FARMERS MUTUAL INSURANCE COMPANY,

[Organized or Incorporated June 30, 1870. Commenced business June 30, 1870.]

President, JOHN DE BRUIN, SR., Cedar Grove, Wis.
 Secretary, BENJAMIN WISSINK, Cedar Grove, Wis.
 Express office of Secretary, Cedar Grove, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$13,637 36

INCOME.

Gross premiums on all business written during the year	\$868 80
Policy fees: New, No. 12; fee, \$2.00; amount...	\$24 00
Renewals: No. 95; fee, \$2.00; amount	190 00
Transfers: No. 8; fee, 50c; amount	4 00
Total policy fees	218 00
Cash received as interest	572 48
Cash received as borrowed money ..	550 00
Total income during year	2,209 28
Total assets of previous year and income ...	\$15,846 64

DISBURSEMENTS.

Paid for losses	\$2,848 45	
Paid for fire department taxes	1 70	
Salaries, \$20, and fees, \$72.06, paid officials	92 06	
Agents' compensation:		
Transfers	\$4 00	
Policy fees	214 00	
Total paid agents	218 00	
Board meeting	43 50	
Postage, printing and stationery ...	6 35	
Adjuster's fees	40 50	
All other disbursements:		
Drafting report	5 00	
Auditing and posting notices	3 50	
Medical services	3 00	
Total disbursements		3,262 06
Balance		<u>\$12,584 58</u>

LEDGER ASSETS.

Cash deposited in Cedar Grove State Bank	\$134 34	
Cash belonging to company, in hands of treasurer	230 24	
Mortgage loans on real estate, first liens	10,025 00	
Bills receivable secured	2,195 00	
Total ledger assets		\$12,584 58

NON-LEDGER ASSETS.

Furniture, fixtures and safes	70 00	
Gross assets		\$12,654 58

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	70 00	
Total admitted assets		<u>\$12,584 58</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	350	\$631,107
Written and renewed during the year ...	107	198,350
Total	457	\$829,457
Leduct those expired and cancelled	98	168,775
In force at the end of the year ...	359	<u>\$660,682</u>

LOSSES AND CLAIMS.

Losses and claims incurred during the year	\$2,848 45
Losses and claims paid during year	2,848 45
	<hr/> <hr/>
Amount of losses paid since organization	\$14,286 68
Average insurance in force per policy	1,840 34

No. 188.

**TOWN JEFFERSON MUTUAL FIRE INSURANCE
COMPANY,**

HELENVILLE, JEFFERSON COUNTY.

[Organized or incorporated March 27, 1876. Commenced business
June 12, 1876.]

President, GEORGE MAURER, Helenville, Wis.
Secretary, E. W. DUESTERHOEFT, Helenville, Wis.
Express office of Secretary, Helenville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$6,303 98

INCOME.

Assessments actually received on current year's assessments	\$17,408 11
Assessments actually received on previous years' assessments	55 24
Policy fees: New, No. 226; fee, \$2; amount	\$452 00
Renewals: No. 556; fee, \$2; amount	1,112 00
	<hr/>
Total policy fees	1,564 00
Cash received as interest	39 87
Cash received as borrowed money	6,500 00
Cash received from all other sources: For sale of old safe	+35 00
	<hr/>
Total income during year	25,602 22
	<hr/>
Total assets of previous year and income	\$31,906 20

DISBURSEMENTS.

Paid for losses	\$21,463 83
Paid for fire department taxes incl. postal order	9 42
Paid for corporation tax	13 04
Borrowed money (date repaid, Nov.	

5, 1913)	6,500 00	
Interest on borrowed money	77 09	
Salaries, \$153.65, and fees, \$336.40, paid officials	490 05	
Agents' compensation	782 00	
Paid for collection of assessments ..	364 90	
Postage, printing and stationery	151 52	
Express, telegraph, telephone and ex- change	4 70	
All other disbursements:		
For advertising including bill due from 1912	27 75	
Adjusting losses, \$280.00; board of directors, \$98.00	378 00	
Extra work, \$4.00, R. R. fare, 96c, ink 15c, veterinary \$2.00 ..	7 11	
New safe and freight \$166.82, Reg. of deeds, \$1.50	168 32	
Hall rent \$5.00, board of examiners \$6.00	11 00	
Total disbursements		30,448 73
Balance		<u>\$1,457 47</u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$1,457 47
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NON-LEDGER ASSETS.

Unpaid assessments lev- ied during current year prior to Nov. 1	\$137 55	
Unpaid assessments lev- ied prior to current year not collectible ..	41 77	
Total unpaid assessments ...	\$179 32	
Furniture, fixtures and safes, \$300; supplies, \$25	325 00	
Total non-ledger assets		504 32
Gross assets		<u>\$1,961 79</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments lev- ied during current year prior to Nov. 1	\$137 55	
Unpaid assessments lev- ied prior to current year not collectible ..	41 77	
Total unpaid assessments ...	\$179 32	

Furniture, fixtures and safes, \$300; supplies, \$25	325 00	
• Deduct total assets not admitted		504 32
Total admitted assets		<u>\$1,457 47</u>

LIABILITIES.

Amount of losses adjusted, not due (No. 2)		<u>\$3,527 10</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2,714	\$8,341,169
Written and renewed during the year ...	782	3,134,224
Total	<u>3,496</u>	<u>\$11,475,393</u>
Deduct those expired and cancelled	734	2,229,092
In force at the end of the year ...	<u>2,762</u>	<u>\$9,246,301</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	73	\$24,990 93
Losses and claims paid during year	71	21,463 83
Losses and claims remaining unpaid Dec. 31, end of year	<u>2</u>	<u>\$3,527 10</u>
Amount of losses paid since organization	943	\$169,622 73
Average insurance in force per policy		3,347 68

No. 189.

TOWN LEBANON FARMERS MUTUAL FIRE INSURANCE COMPANY,

LEBANON, DODGE COUNTY.

[Organized or Incorporated Feb. 12, 1887. Commenced business
March 28, 1887.]

President, C. F. UTTECH, Lebanon, Wis.
Secretary, OTTO F. SCHWEFEL, Watertown, Wis., R. 8.
Express office of Secretary, LEBANON, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$73 61
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INCOME.

Gross premiums on all business written during the year	\$74 33	
Policy fees: Renewals, No. 51; fee, \$1.50; amount	77 50	
		<hr/>
Total collections	\$151 83	
Cash received as borrowed money (date borrowed, Dec. 29, 1913) ..	150 00	
		<hr/>
Total income during year		301 83
		<hr/>
Total assets of previous year and income ...		\$375 44

DISBURSEMENTS.

Paid for losses	\$268 11	
Salaries paid officials	15 50	
Agents' compensation: Policy fees ..	77 50	
Postage, printing and stationery	1 62	
		<hr/>
Total disbursements		362 73
		<hr/>
Balance		\$12 71
		<hr/> <hr/>

LEDGER ASSETS.

Cash in company's office, or in hands of secretary ..	\$12 71
	<hr/> <hr/>

LIABILITIES.

Borrowed money unpaid	\$150 00
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	279	\$797,760
Written and renewed during the year ...	57	149,820
		<hr/>
Total	330	\$947,580
Deduct those expired and cancelled	41	113,200
		<hr/>
In force at the end of the year	289	\$834,380
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	9	\$268 11
Losses and claims paid during year	9	268 11
		<hr/>
Amount of losses paid since organization		\$12,409 91
Average insurance in force per policy		2,887 12

No. 190.

**TOWN OF MONTPELIER GERMAN MUTUAL FIRE
INSURANCE COMPANY,**

KEWAUNEE COUNTY.

[Organized or Incorporated Feb. 11 1888. Commenced business
March 15, 1888.]

President, JULIUS DUESCHER, Luxemburg, Wis., R. 2.
Secretary, ROBERT ZEITLER, Luxemburg, Wis., R. 1.
Express office of Secretary, Luxemburg, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$328 97

INCOME.

Gross premiums on all business written during the year	\$310 39	
Policy fees: New, No. 15; fee, \$1.00; amount ...	\$15 00	
Renewals: No. 105; fee, \$1.00; amount	105 00	
Total policy fees	120 00	
Total income during year	430 39	
Total assets of previous year and income ..	\$759 36	

DISBURSEMENTS.

Paid for losses	\$8 00	
Salaries, \$51.25, and fees, \$6.45, paid officials	57 70	
Agents' compensation: Salaries	175 00	
Postage, printing and stationery	41 78	
Total disbursements	282 48	
Balance	\$476 88	

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer.. \$476 88

NON-LEDGER ASSETS.

Furniture, fixtures and safes	86 00	
Gross assets	\$562 88	

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	86 00
Total admitted assets	<u>\$476 88</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	354	\$709,395
Written and renewed during the year ...	120	309,540
Total	474	<u>\$1,018,935</u>
Deduct those expired and cancelled	122	248,900
In force at the end of the year ..	352	<u>\$770,035</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	1	\$8 00
Losses and claims paid during year	1	8 00
Amount of losses paid since organization		<u>\$8,958 59</u>
Average insurance in force per policy		2,187 50

No. 191.

TOWN OF SHARON FIRE INSURANCE COMPANY,

SHARON, WALWORTH COUNTY.

[Organized or Incorporated Oct. 1, 1895. Commenced business
Dec. 7, 1895.]

President, J. R. LILLEY, Sharon, Wis.
Secretary, C. F. ARNOLD, Sharon, Wis.
Express office of Secretary, Sharon, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$44 54

INCOME.

Gross premiums on all business writ- ten during the year	\$188 88
Assessments actually received on cur- rent year's assessments	794 80

Renewals: No. 99; fee, \$1; amount	99 00
Total income during year	1,082 68
Total assets of previous year and income...	<u>\$1,127 22</u>

DISBURSEMENTS.

Paid for losses	\$491 50
Salaries, \$135.00, and fees, \$14.00, paid officials	149 00
Paid for collection of assessments...	15 86
Postage, printing and stationery....	9 00
Total disbursements	<u>665 36</u>
Balance	<u><u>\$461 86</u></u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	<u><u>\$461 86</u></u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	428	\$764,545 00
Written and renewed during the year...	99	195,635 00
Total	<u>527</u>	<u>\$960,180 00</u>
Deduct those expired and cancelled....	102	170,285 00
In force at the end of the year...	<u><u>425</u></u>	<u><u>\$789,895 00</u></u>

LOSSES AND CLAIMS.

Losses and claims incurred during the year	\$491 50
Losses and claims paid during the year	491 50
Amount of losses paid since organization.....	<u>\$9,672 76</u>
Average insurance in force per policy.....	<u>1,858 57</u>

No. 192.

TOWN OF WATERTOWN MUTUAL FIRE INSURANCE
COMPANY,

WATERTOWN, JEFFERSON COUNTY.

[Organized or Incorporated Nov. 13, 1872. Commenced business
Nov. 29, 1872.]President, JOHN W. RETTIG, R. No. 5, Watertown, Wis.
Secretary, E. F. NIEMANN, R. No. 4, Watertown, Wis.
Express office of Secretary, Watertown, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,883 74

INCOME.

Assessments actually received on current year's assessments	\$2,060 46	
Assessments actually received on previous years' assessments	53 01	
Policy fees: New, No. 34; amount	\$69 00	
Renewals: 123; amount	262 50	
Transfers: No. 12; fee, \$.10; amount	1 20	
Total policy fees	332 70	
Cash received as interest	40 00	
Total income during year		2,486 17
Total assets of previous year and income...		\$4,369 91

DISBURSEMENTS.

Paid for losses	\$3,205 50
Paid for fire department taxes	38
Salaries, \$80.00 and fees, \$63.70, paid officials	143 70
Agents' compensation: Policy fees..	165 75
Paid for collection of assessments ..	5 43
Postage, printing and stationery....	50 01

All other disbursements:

Adjusters, \$41.00; directory meet- ings, \$31.50	72 50
Hall rent, \$7.00; R. R. fare, \$5.75	12 75
Exp. of delegate attending Town Mut. Ins. Assoc. convention....	7 00

Total disbursements	3,663 02
Balance	\$706 89

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$306 89
Bills receivable secured.....	400 00
Total ledger assets	\$706 89

NON-LEDGER ASSETS.

Unpaid assessments levied on or after Nov. 1 of current year.....	\$51 18
Furniture, fixtures and safes, \$125; supplies, \$30	155 00
Total non-ledger assets.....	206 18
Gross assets	\$913 07

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$125; supplies, \$30..	155 00
Total admitted assets	\$758 00

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	716	\$2,060,681 66
Written and renewed during the year...	157	529,260 00
Total	873	\$2,589,941 66
Deduct those expired and cancelled.....	141	412,831 46
In force at the end of the year...	732	\$2,177,110 20

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	20	\$3,205 50
Losses and claims paid during the year..	20	3,205 50
Amount of losses paid since organization	274	\$41,979 68
Average insurance in force per policy...		2,974 19

No. 193.

TOWN WILSON MUTUAL FIRE INSURANCE COMPANY,

WILSON, SHEBOYGAN COUNTY.

[Organized or Incorporated May 6, 1872. Commenced business
May 6, 1872.]

President, VAL REYER, R. No. 5, Sheboygan, Wis.
Secretary, A. F. RAMMER, R. No. 4, Sheboygan, Wis.
Express office of Secretary, Sheboygan, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$6,544 09

INCOME.

Gross premiums on all business written during the year.....	\$4,482 11	
Policy fees: New, No. 12; fee, \$1.00 and \$2.00; amount	\$21 00	
Renewals: No. 298; fee, \$1 and \$2; amount...	545 00	
Total policy fees	566 00	
Total collections	\$5,048 11	
Returned on cancellations	19 28	
Total premiums and assessments, less deductions	\$5,028 83	
Cash received as interest	174 64	
Total income during year	5,203 47	
Total assets of previous year and income...	\$11,747 56	

DISBURSEMENTS.

Paid for losses, including \$30.00 for losses occurring in previous years	\$2,118 40
Paid for fire department taxes	6 05
Salaries, \$125.00, and fees, \$115.04 paid officials	240 04
Agents' compensation: Policy fees..	566 00
Postage, printing and stationery...	46 08
Telephone	2 15

All other disbursements:

Directors, \$91.88; appraisors, \$58.58	150 46	
Hall rent, \$1.00; assist. at annual meeting, \$1.00	2 00	
Moving secretary's office.....	13 00	
Exp. attending state convention..	12 00	
	<hr/>	
Total disbursements		3,156 18
		<hr/>
Balance		8,591 38
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in Bank of Sheboygan	\$4,200 00	
Cash belonging to company, in hands of treasurer	574 95	
Mortgage loans on real estate, first liens	1,600 00	
Bills receivable secured	1,800 00	
Other ledger assets: Notes in lieu of cash premiums	416 43	
	<hr/>	
Total ledger assets		8,591 38

NON-LEDGER ASSETS.

Interest due or accrued.....	\$168 73	
Furniture, fixtures and safes, \$75; supplies, \$5	80 00	
	<hr/>	
Total non-ledger assets		248 73
		<hr/>
Gross assets		8,840 11

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$75; supplies, \$5...	80 00	
	<hr/>	
Total admitted assets		8,760 11
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1406	\$3,633,776 00
Written and renewed during the year...	310	999,939 00
	<hr/>	
Total	1716	\$4,633,169 00
Deduct those expired and cancelled....	322	748,599 00
	<hr/>	
In force at the end of the year...	1394	\$3,884,570 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$30 00
Losses and claims incurred during the year	28	2,088 40
Total	29	\$2,118 40
Losses and claims paid during year.....	29	2,118 40
Amount of losses paid since organization.....		\$107,402 49
Average insurance in force per policy.....		2,855 45

No. 194.

**TRADE LAKE TOWN MUTUAL FIRE INSURANCE
COMPANY,**

TRADE LAKE, BURNETT COUNTY.

[Organized or Incorporated May 11, 1874. Commenced business
May 11, 1874.]

President, A. PETTENSON, R. No. 1, Frederic, Wis.
Secretary, A. ANDERSON, R. No. 1, Trade Lake, Wis.
Express office of Secretary, Grantsburg, Wis.

INCOME.

Gross premiums on all business written during the year	\$3,104 35
Assessments actually received on current year's assessments	10,513 36
Policy fees: New, No. 50; fee, \$1.00; amount...	\$50 00
Renewals: No. 284; fee, \$1.00; amount	284 00
Additions No. 63; fee, \$1.00; amount	63 00
Transfers: No. 49; fee, \$.50; amount	24 50
Total policy fees	421 50
Cash received as borrowed money (date borrowed, May 1, 1913)...	400 00
Cash received by mortgage clauses..	1 35
Total income during year	\$14,440 56

III. Ins.—31.

DISBURSEMENTS.

Paid for losses, including \$1,800.00 for losses occurring in previous year	\$9,772 50	
Overpaid, treasurers bank account from last year	80 51	
Paid for fire department taxes.....	1 76	
Borrowed money (date repaid, Dec. 11, 1913)	1,000 00	
Interest on borrowed money.....	66 90	
Fees paid officials	231 80	
Agents' compensation: Policy fees..	297 25	
Paid for collection of assessments...	179 45	
Postage, printing and stationery....	137 85	
Express, telegraph, telephone and ex- change	90	
All other disbursements:		
Committee adjusting damages by fire and lightning.....	82 80	
To secretary for assessments....	75 00	
House and office rent	25 00	
Board meetings and other exp. . .	112 36	
	<hr/>	
Total disbursements		12,064 08
		<hr/>
Balance		\$2,376 48
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$2,376 48
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$150 50	
Supplies	15 00	
	<hr/>	
Total non-ledger assets		165 50
		<hr/>
Gross assets		\$2,541 98

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$150 50	
Supplies	15 00	
	<hr/>	
Deduct total assets not admitted.....		165 50
		<hr/>
Total admitted assets		\$2,376 48
		<hr/> <hr/>

LIABILITIES.

Amount of losses reported not adjusted(No., 1)..	\$2,500 00
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1400	\$2,022,593 00
Written and renewed during the year...	397	651,545 00
Total	1797	\$2,674,138 00
Deduct those expired and cancelled.....	361	497,220 00
In force at the end of the year...	1436	\$2,176,918 00

LOSSES AND CLAIMS.

Losses and claims unpaid Dec. 31 of previous year	2	\$1,800 00
Losses and claims incurred during the year	30	10,472 50
Total	32	\$12,272 50
Losses and claims paid during year....	31	9,772 50
Losses and claims remaining unpaid Dec. 31, end of the year	1	\$2,500 00
Amount of losses paid since organization.....		\$45,457 74
Average insurance in force per policy.....		1,515 00

No. 195.

TREMPEALEAU COUNTY FARMERS MUTUAL FIRE INSURANCE COMPANY,

TREMPEALEAU, TREMPEALEAU COUNTY.

[Organized or Incorporated Jan. 3, 1871. Commenced business Feb. 17, 1872.]

President, N. H. CARHART, Trempealeau, Wis.
 Secretary, E. F. CLARK, Galesville, Wis.
 Express office of Secretary, Galesville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$574 73

INCOME.

Gross premiums on all business written during the year	\$381 10
Assessments actually received on current year's assessments	5,669 86
Assessments actually received on previous years' assessments	44 19

Policy fees: New, No. 18; fee, \$1.50; amount...	\$27 00	
Renewals: No. 176; fee, \$1.50; amount	264 00	
Transfers: No. 24; fee, \$.50; amount	12 00	
Total policy fees	303 00	
Total collections	\$6,398 15	
Returned on cancellations	32 46	
Total income during year		6,365 69
Total assets of previous year and income...		\$6,940 42

DISBURSEMENTS.

Paid for losses, including \$263.50 for losses occurring in previous years	\$1,500 59	
Borrowed money(date repaid, Feb. 11, 1913)	2,500 00	
Interest on borrowed money.....	55 05	
Salaries, \$225.00, and fees, \$70.00, paid officials	295 00	
Agents compensation:		
Salaries	\$109 08	
Policy fees	291 00	
Total paid agents.....	400 08	
Paid for collection of assessments...	123 35	
Postage, printing and stationery...	31 50	
Express, telegraph, telephone and ex- change	1 50	
Making assessment roll	5 00	
Total disbursements		4,912 07
Balance		\$2,028 35

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$348 64	
Cash belonging to company, in hands of treasurer	1,679 71	
Total ledger assets		\$2,028 35

NON-LEDGER ASSETS.

Furniture, fixtures and safes		50 00
Gross assets		\$2,078 35

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	50 00
Total admitted assets	<u>\$2,028 35</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	957	\$2,039,770 00
Written and renewed during the year...	194	385,914 00
Total	<u>1151</u>	<u>\$2,425,684 00</u>
Deduct those expired and cancelled.....	168	398,607 00
In force at the end of the year...	<u>983</u>	<u>\$2,027 077 00</u>

LOSSES AND CLAIMS.

Losses and claims unpaid Dec. 31 of previous year..	\$424 50
Losses and claims incurred during the year.....	1,237 09
Total	<u>\$1,661 59</u>
Losses and claims paid during the year	\$1,500 59
Losses and claims scaled down and compromised during the year	161 00
Total deductions	<u>\$1,661 59</u>
Amount of losses paid since organization.....	\$71,746 92
Average insurance in force per policy.....	2,062 00

No. 196.

**UTICA FARMERS MUTUAL FIRE INSURANCE
COMPANY,**

CRAWFORD, VERNON AND RICHLAND COUNTIES.

[Organized or Incorporated March 4, 1884. Commenced business
March 15, 1884.]

President, L. C. SCHOENBERGER, R. 1, West Prairie, Wis.
Secretary, ALBERT DAVIK, Viola, Wis.
Express office of Secretary, Readstown, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$492 85
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INCOME

Gross premiums on all business written during the year	\$5,334 85	
Assessments actually received on previous years' assessments	42 62	
Policy fees: New, No. 158; fee, \$1.00; amount	\$158 00	
Renewals: No. 182; fee, \$1.00; amount	182 00	
Additions: No. 41.		
Transfers: No. 26; fee, \$.50; amount	13 00	
Total policy fees	353 00	
Total collections	\$5,730 47	
Returned on cancellations	204 83	
Total premiums and assessments, less deductions	\$5,525 64	
Cash received as borrowed money (date borrowed Nov. 13, Oct. 20)	1,000 00	
Cash received from all other sources: Overdraft	128 76	
Total income during year	6,654 40	
Total assets of previous year and income...	\$7,147 25	

DISBURSEMENTS.

Paid for losses, including \$570 for losses occurring in previous years	\$5,173 70	
Fees paid officials	352 80	
Agents compensation:		
Commissions	\$276 00	
Policy fees	358 00	
Total paid agents	629 00	
Postage, printing and stationery....	102 00	
All other disbursements:		
Directors, per diem and exp....	55 10	
Adjusting losses	69 50	
Attending annual meeting at Madison	11 20	
Total disbursements	6,393 30	
Balance	\$753 95	

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$128 76	
Agents' balances representing business written subsequent to Oct. 1, 1913	625 19	
Total ledger assets	\$753 95	

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$40; supplies, \$40...	80 00
Gross assets	<u>\$833 95</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$40; supplies, \$40...	80 00
Total admitted assets	<u><u>\$753 95</u></u>

LIABILITIES.

Amount of losses due and unpaid (No., 3)	\$1,142 00
Amount due for salaries and commissions.....	112 14
Borrowed money unpaid, \$1,200.00; interest on same, \$15.00	1,225 00
Orders unpaid	128 76
Total liabilities	<u><u>\$2,607 90</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1323	\$1,781,995 00
Written and renewed during the year...	<u>340</u>	<u>552,490 00</u>
Total	1663	\$2,334,485 00
Deduct those expired and cancelled....	304	620,156 00
In force at the end of the year...	<u><u>1359</u></u>	<u><u>\$1,814,329 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	2	\$970 00
Losses and claims incurred during the year	<u>49</u>	<u>5,345 70</u>
Total	51	\$6,315 70
Losses and claims paid during the year...	48	5,173 70
Losses and claims remaining unpaid Dec. 31, end of the year	<u><u>3</u></u>	<u><u>\$1,142 00</u></u>
Amount of losses paid since organization.....		\$73,002 70
Average insurance in force per policy.....		1,335 00

No. 197.

UTICA FIRE INSURANCE COMPANY,

OMRO, RUSHFORD, UTICA, NEPENSKUN AND POYGAN,
WINNEBAGO COUNTY.

[Organized or Incorporated May 24, 1873. Commenced business
June 16, 1873.]

President, W. S. FRIDD, R. No. 2, Berlin, Wis.
Secretary, SENNETT PINGRY, R. No. 25, Omro, Wis.
Express office of Secretary, Omro, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$1,388 96

INCOME.

Gross premiums on all business written during the year	\$763 36	
Assessments actually received on current year's assessments	2,843 20	
Assessments actually received on previous years' assessments	268 06	
Policy fees: New, No. 302; fee, \$1.50 amount	453 00	
Total collections	\$4,327 62	
Returned on cancellations	163 15	
Total premiums and assessments, less deductions	\$4,164 47	
Cash received as interest	11 25	
Total income during year	4,175 72	
Total assets of previous year and income	\$5,564 68	

DISBURSEMENTS.

Paid for losses, including \$6.45 for losses occurring in previous years	\$3,163 42
Salaries paid officials	181 60
Agents' compensation: Policy fees	453 00
Paid for collection of assessments	62 28
Postage, printing and stationery	83 78
Express, telegraph, telephone and exchange	4 75

All other disbursements:

Directors	95 00
Adjusting losses	48 00
Rent, \$4.00 notary fees, \$1.00...	5 00
Expenses of delegates	17 83

Total disbursements	4,114 66
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Balance	<u>\$1,450 02</u>
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LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$1,450 02
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1 ..	\$30 54
Unpaid assessments levied prior to current year	257 00

Unpaid assessments	\$287 54
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Furniture, fixtures and safes, \$100; supplies, \$15	115 00
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Total non-ledger assets	402 54
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Gross assets	<u>\$1,852 56</u>
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DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1 ..	\$30 54
Unpaid assessments levied prior to current year	257 00

Unpaid assessments	\$287 54
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Furniture, fixtures and safes, \$100; supplies, \$15	115 00
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Deduct total assets not admitted	402 54
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Total admitted assets	<u>\$1,450 02</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1,169	\$2,796,400
Written and renewed during the year ...	302	763,340
Total	1,471	\$3,559,740
Deduct those expired and cancelled	298	647,525
In force at the end of the year...	1,173	<u>\$2,912,215</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	30	\$3,163 42
Losses and claims paid during the year..	30	3,163 42
	<u>=====</u>	<u>=====</u>
Amount of losses paid since organization		\$86,564 65
Average insurance in force per policy		2,482 70

No. 198.

VERNON MUTUAL FIRE INSURANCE COMPANY,

VERNON AND MUSKEGO, WAUKESHA COUNTY.

[Organized or Incorporated Feb. 17, 1873. Commenced business
March 18, 1873.]

President, C. W. ROSE, Muskwenago, Wis., R. 40.
Secretary, A. F. CLAFLIN, Muskego, Wis.
Express office of Secretary, Waukesha, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,297 22

INCOME.

Gross premiums on all business written during the year	\$358 92	
Assessments actually received on previous years' assessments	17 40	
Policy fees: New, No. 17; fee, \$2.25; amount ..	\$38 25	
Renewals: No. 132; fee, \$1.25; amount	165 00	
Total policy fees	<u>203 25</u>	
Total income during year		579 57
Total assets of previous year and income ...		<u>\$1,876 79</u>

DISBURSEMENTS.

Paid for losses	\$1,149 65	
Agents' compensation:		
Commissions	\$74 50	
Salaries	108 99	
Policy fees	52 15	
Total paid agents	<u>235 64</u>	

Paid for collection of assessments ..	35	
Postage, printing and stationery ...	20	30
All other disbursements: Hall rent ..	2	00
		<hr/>
Total disbursements		1,407 94
		<hr/>
Balance		\$468 85
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$468 85
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$17; supplies, \$15...	32 00
	<hr/>
Gross assets	\$500 85

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$17; supplies, \$15...	32 00
Total admitted assets	\$468 85
	<hr/> <hr/>

LIABILITIES.

Amount of losses reported not adjusted (No., 1) ..	\$75 00
	<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	799	\$1,525,580
Written and renewed during the year ...	149	359,545
		<hr/>
Total	948	\$1,885,125
Deduct those expired and cancelled	154	267,280
		<hr/>
In force at the end of the year ...	794	\$1,617,845
		<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	25	\$1,224 65
Losses and claims paid during year	24	1,149 65
		<hr/>
Losses and claims remaining unpaid Dec. 31, end of year	1	\$75 00
		<hr/> <hr/>
Amount of losses paid since organization		\$38,343 47
Average insurance in force per policy		2,038 00

No. 199.

VINLAND MUTUAL FIRE INSURANCE COMPANY,

NEENAH, WINNEBAGO COUNTY.

[Organized or Incorporated June 25, 1873. Commenced business
Sept. 13, 1873.]

President, F. I. MERRILL, Neenah, Wis.
Secretary, HERMAN LUDEMAN, Neenah, Wis.
Express office of Secretary, Neenah, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. **\$1,926 01**

INCOME.

Gross premiums on all business written during the year	\$670 08	
Assessments actually received on current year's assessments	3,338 90	
Assessments actually received on previous years' assessments	103 78	
Policy fees New, No. 5; fee, \$1.50; amount...	\$7 50	
Renewals: No. 71; fee, \$1.50; amount	361 50	
Additions: No. 4; fee, 10c per \$100; amount	58 11	
Transfers: No. 4; fee, \$.50; amount	2 00	
	<hr/>	
Total policy fees	429 11	
Cash received as interest	24 60	
	<hr/>	
Total income during year	4,566 47	
	<hr/>	
Total assets of previous year and income...	\$6,492 48	

DISBURSEMENTS.

Paid for losses	\$2,278 60
Salaries paid officials	463 00
Postage, printing and stationery....	72 92
Express, telegraph, telephone and exchange	1 35

All other disbursements:

Sec. exp. to Madison attending meeting	7 60
Annual dues of meeting	2 00
Heating, cleaning school house used for annual meeting	5 00

Total disbursements	2,830 47
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Balance	<u>\$3,662 01</u>
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LEDGER ASSETS.

Cash deposited in Neenah State Bank	\$3,662 01
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NON-LEDGER ASSETS.

Unpaid assessments levied on or after Nov 1, of current year	\$99 20
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Unpaid assessments levied prior to current year	6 10
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Total unpaid assessments ...	\$105 30
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Furniture, fixtures and safes, \$100; supplies, \$45	145 00
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Total non-ledger assets	250 30
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Gross assets	<u>\$3,912 31</u>
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DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year after Nov 20	\$99 20
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Unpaid assessments levied prior to current year	6 10
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Total unpaid assessments ...	\$105 30
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Furniture, fixtures and safes, \$100; supplies, \$45	145 00
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Deduct total assets not admitted.....	250 30
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Total admitted assets	<u>\$3,662 01</u>
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RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1176	\$3,300,000
Written and renewed during the year...	246	690,522
Total	1422	\$3,990,522
Deduct those expired and cancelled.....	241	678,998
In force at the end of the year...	1181	<u>\$3,311,524</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	15	\$2,278 60
Losses and claims paid during the year..	15	2,278 60
	<u> </u>	<u> </u>
Amount of losses paid since organization.....		\$98,892 00
Average insurance in force per policy.....		2,804 00

No. 200.

WARREN MUTUAL FIRE INSURANCE COMPANY,

WARREN, ST. CROIX COUNTY.

[Organized or Incorporated in 1880. Commenced business April 7, 1880.]

President, W. C. BRADLEY, Hudson, Wis.
 Secretary, A. J. O'BRIEN, Roberts, Wis.
 Express office of Secretary, Roberts, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$275 15

INCOME.

Gross premiums on all business written during the year	\$98 20
Assessments actually received on current year's assessments	10,400 68
Assessments actually received on previous years' assessments	8 10
Policy fees: New, No. 110; fee, \$1.50; amount	\$165 00
Renewals: No. 245; fee, \$1.50; amount	367 50
	<u> </u>
Total policy fees	532 50
Cash received as borrowed money..	7,150 00
Cash received from all other sources:	
Pro rata fees on cancelled policies	14 07
	<u> </u>
Total income during year	19,093 55
Total assets of previous year and income...	<u>\$19,368 70</u>

DISBURSEMENTS.

Paid for losses, including \$3,466.85 for losses occurring in previous years	\$13,962 93	
Agents' balances charged off.....	239 92	
Borrowed money (date repaid July 1, 1913)	3,350 00	
Interest on borrowed money.....	94 05	
Salaries, \$322.44, and fees, \$215.00, paid officials	537 44	
Agents' compensation: Policy fees..	532 50	
Paid for collections of assessments..	207 80	
Postage, printing and stationery...	68 45	
All other disbursements:		
Sal. to ex-sec., \$33.36; auditor, \$2.00	34 36	
Adjuster, \$2.65; int. on overdraft, \$.19	2 84	
Total disbursements		19,030 29
Balance		\$338 41

LEDGER ASSETS.

Cash deposited in State Bank of Roberts	\$338 41
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$468 20	
Furniture, fixtures and safes, \$73; supplies, \$5	78 00	
Total non-ledger assets		546 20
Gross assets		\$884 61

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$468 20	
Furniture, fixtures and safes, \$73; supplies, \$5	78 00	
Deduct total assets not admitted.....		546 20
Total admitted assets		\$338 41

LIABILITIES.

Amount of losses due and unpaid (No., 6).....	\$971 65
Amount due for salaries and commissions.....	139 58
Borrowed money unpaid, \$3,800.00; interest on same, \$57.00	3,857 00
Total liabilities	\$4,968 23

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year	1468	\$3,491,899 00
Written and renewed during the year...	355	879,027 00
Total	1823	\$4,370,926 00
Deduct those expired and cancelled.....	323	699,052 00
In force at the end of the year...	1500	\$3,671,874 00

LOSSES AND CLAIMS.		
	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	16	\$3,466 85
Losses and claims incurred during the year	80	11,467 73
Total	96	\$14,934 58
Losses and claims paid during year....	75	13,962 93
Losses and claims remaining unpaid Dec. 31, end of year	5	\$971 65
Amount of losses paid since organization.....		\$109,435 76
Average insurance in force per policy.....		2,447 91

No. 201.

WAUPUN FARMERS MUTUAL FIRE INSURANCE COMPANY,

WAUPUN, FOND DU LAC COUNTY.

[Organized or Incorporated March, 1874. Commenced business June, 1874.]

President, DAVID ALLAN, Waupun, Wis.
Secretary, W. F. WHITING, R. No. 20, Brandon, Wis.
Express office of Secretary, Brandon, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1,558 53

INCOME.

Gross premiums on all business written during the year	\$443 27
Assessments actually received on previous years' assessments	21 90
Policy fees: renewals, No. 198; fee, \$1.50; amount	297 00
Total collections	\$762 17

Returned on cancellations	9 91	
Total premiums and assessments, less deductions	\$752 26	
Cash received from all other sources:		
Transfer of location of personal property	1 00	
Total income during year		753 26
Total assets of previous year and income...		\$2,311 79

DISBURSEMENTS.

Paid for losses	\$1,621 12	
Salaries paid officials	218 32	
Agents compensation:		
Salaries	\$16 90	
Policy fees	198 00	
Total paid agents	214 90	
Postage, printing and stationery....	39 00	
Other disbursements, hall rent.....	8 00	
Total disbursements		2,101 34
Balance		\$210 45

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$210 45
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$35; supplies, \$35...	70 00
Gross assets	\$280 45

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$35; supplies, \$35...	70 00
Total admitted assets	\$210 45

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	873	\$2,295,715 00
Written and renewed during the year...	198	577,485 00
Total	1071	\$2,873,200 00
Deduct those expired and cancelled.....	186	503,025 00
In force at the end of the year....	885	\$2,370,175 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	30	\$1,621 12
Losses and claims paid during the year..	30	1,621 12
	<u>=====</u>	<u>=====</u>
Amount of losses paid since organization.....		\$74,146 59
Average insurance in force per policy.....		2,678 16

No. 202.

**WEST BEND, POLK & RICHFIELD FARMERS MUTUAL
INSURANCE COMPANY,**

JACKSON, WASHINGTON COUNTY.

[Organized or Incorporated Jan. 6, 1880. Commenced business
Jan. 6, 1880.]

President, PETER REICHERT, Richfield, Wis.
Secretary, JOHN KLEIN, Jackson, Wis.
Express office of Secretary, Jackson, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$1 68

INCOME.

Gross premiums on all business written during the year	\$970 71
Assessments actually received on current year's assessments	8,127 90
Assessments actually received on previous years' assessments	6 05
Policy fees: New, No. 271; fee, \$1.25; amount	\$338 75
Additions: No. 91; fee, \$1.00; amount	91 00
Total policy fees	<u>429 75</u>
Total collections	\$9,534 41
Returned on cancellations	3 24
Total premiums and assessments, less deductions	<u>\$9,531 17</u>

Cash received as borrowed money (dates borrowed, April 3, 1913; June 21, 1913; Sept. 6, 1913)...	3,600 00
Total income during year	13,131 17
Total assets of previous year and income...	<u>\$13,132 85</u>

DISBURSEMENTS.

Paid for losses	\$7,647 31
Borrowed money (dates repaid, Nov. 8, 1913, Nov. 30, 1913, Dec. 20, 1913)	3,600 00
Interest on borrowed money.....	97 95
Salaries paid officials	435 00
Agents' compensation:	
Commissions	\$262 40
Policy fees	167 35
Total paid agents	429 75
Paid for collection of assessments..	162 38
Postage, printing and stationery....	53 55
Express, telegraph, telephone and ex- change	2 90
All other disbursements:	
Balance on safe	45 00
Rent and fuel	35 00
Adjusting committees	34 50
Total disbursements	<u>12,543 34</u>
Balance	<u><u>\$589 51</u></u>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$589 51
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$55; supplies, \$25...	80 00
Gross assets	<u>\$669 51</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$55; supplies, \$25...	80 00
Total admitted assets	<u><u>\$589 51</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	1330	\$3,991,215 00
Written and renewed during the year...	271	783,285 00
Total	<u>1601</u>	<u>\$4,774,500 00</u>

Deduct those expired and cancelled	234	624,280 00
In force at the end of the year . . .	1367	\$4,150,220 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	43	\$7,647 31
Losses and claims paid during the year	43	7,647 31
Amount of losses paid since organization		\$103,647 01
Average insurance in force per policy		3,036 00

No. 203.

WESTFORD MUTUAL FIRE INSURANCE COMPANY,

WESTFORD, DODGE COUNTY.

[Organized or Incorporated May 15, 1876. Commenced business
June 4, 1876.]

President, JOHN STODDART, Fox Lake, Wis.
Secretary, W. J. COCHRANE, Fox Lake, Wis.
Express office of Secretary, Fox Lake, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year \$115 53

INCOME.

Gross premiums on all business written during the year	\$579 09
Policy fees: New, No. 34; fee, \$1.25; amount	\$42 50
Renewals: No. 80; fee, \$1.25; amount	100 00
Total policy fees	142 50
Cash received as borrowed money (dates borrowed, July 24, 1913, Aug. 11, 1913)	850 00
Total income during year	1,271 59
Total assets of previous year and income	\$1,387 12

DISBURSEMENTS.

Paid for losses	\$676 64	
Borrowed money (date repaid, Dec. 31, 1913)	550 00	
Interest on borrowed money	13 82	
Salaries, \$13.05, and fees, \$120.00, paid officials	133 05	
Agents' compensation: Policy fees..	142 50	
Postage, printing and stationery....	14 61	
All other disbursements:		
W. S. O'Connel, notice to policy-holders	50	
J. R. Marvin, rent for 1913.....	5 00	
Nelson Bonner, trip to Madison and membership fee	12 00	
	<hr/>	
Total disbursements		1,608 65
		<hr/>
Deficit		\$221 53
		<hr/> <hr/> <hr/>

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$45; supplies, \$5...	\$50 00
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DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$45; supplies, \$5...	50 00
	<hr/> <hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	422	\$944,218 00
Written and renewed during the year ...	114	285,035 00
	<hr/>	<hr/>
Total	536	\$1,229,253 00
Deduct those expired and cancelled.....	96	209,048 00
	<hr/>	<hr/>
In force at the end of the year...	440	\$1,020,205 00
	<hr/> <hr/> <hr/>	<hr/> <hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during year..	12	\$676 64
Losses and claims paid during year.....	12	676 64
	<hr/>	<hr/>
Amount of losses paid since organization.....		\$11,149 98
Average insurance in force per policy.....		2,318 64

No. 204.

WINCHESTER FIRE INSURANCE COMPANY,

WINCHESTER AND WOLF RIVER, WINNEBAGO COUNTY.

[Organized or Incorporated Feb., 1875. Commenced business June, 1875.]

President, A. C. JORGENSEN, Larsen Wis.
 Secretary, E. F. KLEBERG, Larsen, Wis.
 Express office of Secretary, Larsen, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$301 36
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INCOME.

Gross premiums on all business written during the year	\$308 81	
Policy fees: Renewals, No. 96; fee, \$1.50; amount	144 00	
Total collections	\$452 81	
Returned on cancellations	23 23	
Total income during year		429 58
Total assets of previous year and income...		\$730 94

DISBURSEMENTS.

Paid for losses	\$101 86	
Salaries paid officials	154 55	
Postage, printing and stationery....	8 62	
Express, telegraph, telephone and exchange	30	
All other disbursements:		
Hall rent	3 00	
Justice and clerk of court fees...	75	
Adjusting losses	3 00	
Total disbursements		272 08
Balance		\$458 86

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer	\$458 86
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NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$10; supplies, \$15...	25 00
Gross assets	<u>\$483 86</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$10; supplies, \$15...	25 00
Total admitted assets	<u><u>\$458 86</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	404	\$1,127,578
Written and renewed during the year...	96	308,652
Total	<u>500</u>	<u>\$1,436,230</u>
Deduct those expired and cancelled.....	125	288,239
In force at the end of the year...	<u><u>375</u></u>	<u><u>\$1,147,991</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during year..	2	\$101 86
Losses and claims paid during year	<u>2</u>	<u>101 86</u>
Amount of losses paid since organization.....		<u>\$19,845 75</u>
Average insurance in force per policy.....		<u>3,061 00</u>

No. 205.

**WRIGHTSTOWN-MORRISON FARMERS MUTUAL
INSURANCE COMPANY,**

BROWN COUNTY.

[Organized or Incorporated June 16, 1875. Commenced business
July 6, 1875.]

President, W. E. CASHMAN, R. No. 2, Depere, Wis.
Secretary, J. C. WURGER, R. No. 2, Greenleaf, Wis.
Express office of Secretary, Greenleaf, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$19,611 17

INCOME.

Gross premiums on all business written during the year	\$7,396 04	
Policy fees: New, No. 638; fee, \$1.50; amount	\$957 00	
Transfers: No. 40; fee, \$.25; amount	10 00	
Total policy fees	967 00	
Total collections	\$8,363 04	
Returned on cancellations	\$99 78	
Returned in dividends... ..	49 64	
Total deductions	149 42	
Total premiums and assessments, less deductions	\$8,213 62	
Cash received as interest	521 80	
Total income during year		8,735 42
Total assets of previous year and income...		\$28,346 59

DISBURSEMENTS.

Paid for losses	\$7,680 14	
Agents' balances charged off.....	37 78	
Paid for fire department taxes.....	17 83	
Salaries, \$321.47, and fees, \$169.50, paid officials	490 97	
Agents' compensation: Policy fees..	797 50	
Postage, printing and stationery....	69 00	
Express, telegraph, telephone and exchange	10 25	
All other disbursements:		
Treasurers bond \$15.00, attending Ins. Convention \$14.00....	29 00	
Add. in fair book \$3.00, lightning rod points, \$4.00.....	7 00	
Auditing com. \$6.90, error in prem. (returned) \$4.99.....	11 89	
Membership fees, Wis. Assn. of Ins.	2 00	
Total disbursements		9,153 36
Balance		\$19,193 23

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$554 92
Cash deposited in Greenleaf and Wrightstown State Bank, Hilbert State Bank, Wayside State Bank, Denmark State Bank, Depere State Bank, Depere National Bank, Citizens National Bank, and Kellogg National Bank of Geen Bay	16,198 90

Bills receivable secured	885 00	
Agents' balances representing business written subsequent to Oct. 1, 1913	794 56	
Agents' balances representing business written prior to Oct. 1, 1913	759 85	
	<hr/>	
Total ledger assets		\$19,193 23

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$50; supplies, \$10..		60 00
	<hr/>	
Gross assets		\$19,253 23

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1913	\$759 85	
Furniture, fixtures and safes, \$50; supplies, \$10	60 00	
	<hr/>	
Deduct total assets not admitted.....		819 85
	<hr/>	
Total admitted assets		\$18,433 38
	<hr/> <hr/>	

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2179	\$4,792,200
Written and renewed during the year...	638	1,465,400
	<hr/>	
Total	2817	\$6,257,600
Deduct those expired and cancelled.....	650	1,160,500
	<hr/>	
In force at the end of the year...	2167	\$5,097,100
	<hr/> <hr/>	

LOSSES AND CLAIMS.

Losses and claims incurred during year..	47	\$7,680 14
Losses and claims paid during year....	47	7,680 14
	<hr/>	
Amount of losses paid since organization.....		\$121,059 03
Average insurance in force per policy.....		2,352 15



Mutual Hail, Tornado and
Cyclone Insurance
Companies

No. 1.

**BUFFALO COUNTY MUTUAL STORM & CYCLONE
INSURANCE COMPANY,**

FOUNTAIN CITY, BUFFALO COUNTY.

[Organized or Incorporated Feb. 2, 1904. Commenced business
March 12, 1904.]

President, NIC WEINDY, R. No. 1, Alma, Wis.
Secretary, JOHN FLORIN, Fountain City, Wis.
Express office of Secretary, Fountain City, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$353 86

INCOME.

Gross premiums on all business written during the year	\$386 03	
Policy fees: New, No. 35; fee, \$1.00; amount...	\$35 00	
Renewals: No. 76; fee, \$1.00; amount	76 00	
	<hr/>	
Total policy fees	111 00	
	<hr/>	
Total income during year		497 03
		<hr/>
Total assets of previous year and income...		\$850 89

DISBURSEMENTS.

Paid for losses	\$242 05	
Agents' compensation:		
Commissions	\$193 01	
Salaries	50 85	
Policy fees	111 00	
	<hr/>	
Total paid agents.....	354 86	
Paid for collection of assessments..	32 25	
All other disbursements:		
Office rent	36 00	
Adjusting losses	17 30	
One-third of Dalton adding mach.	77 90	
Investigating committee	5 30	
	<hr/>	
Total disbursements		765 66
		<hr/>
Balance		\$85 23
		<hr/> <hr/> <hr/>

LEDGER ASSETS.

Cash deposited in First State Bank, Fountain City \$85 23

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	775	\$1,345,950
Written and renewed during the year. .	111	193,015
Total	886	\$1,538,965
Deduct those expired ad cancelled.....	82	141,831
In force at the end of the year...	804	\$1,397,134

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	2	\$28 50
Losses and claims incurred during year..	18	213 55
Total	20	\$242 05
Losses and claims paid during year.....	20	242 05
Amount of losses paid since organization.....		\$4,228 60
Average insurance in force per policy.....		1,115 85

No. 2.

CENTRAL MUTUAL HAIL AND CYCLONE INSURANCE COMPANY,

APPLETON, OUTAGAMIE COUNTY.

[Organized or Incorporated Feb. 18, 1902. Commenced business March 28, 1902.]

President, WILLIAM MENNING, R. No. 2, Appleton, Wis.
 Secetary, JOHN M. SCHMIT, Hortonville, Wis.
 Express office of Secretary, Hortonville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. . \$409 56

INCOME.

Assessments actually received on current year's assessments	\$7,084 80	
Assessments actually received on previous years' assessments	2,780 45	

Policy fees: New, No. 1183; fee, \$2.50; amount	2,957 50	
Cash received as interest	3 00	
	<hr/>	
Total income during year		12,825 75
		<hr/>
Total assets of previous year and income...		\$13,235 31

DISBURSEMENTS.

Paid for losses, including \$329.65 for losses occurring in previous years	\$4,454 36	
Salaries, \$890.00, and fees, \$186.25, paid officials	1,076 25	
Agents' compensation: Policy fees..	2,957 50	
Paid for collection of assessments...	58 04	
Postage, printing and stationery....	319 08	
Express, telegraph, telephone and ex- change	32 96	
All other disbursements:		
Salary of adjusters, \$208.00; ex- pense of adjusters, \$348.57; of- fice help, \$406.50; furniture, \$53.38; light, \$6.23; fuel, \$41.77; rent, \$136.00; supplies, \$36.35; making and collecting assessment, \$500.00; superin- tendent of agents, \$250.00; all other items, \$59.46.....	2,046 46	
	<hr/>	
Total disbursements		10,944 65
		<hr/>
Balance		\$2,290 66
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in First Nat'l Bank of Appleton, Wis.	\$2,190 66	
Bills receivable, secured	100 00	
	<hr/>	
Total ledger assets		\$2,290 66

NON-LEDGER ASSETS.

Unpaid assessments lev- ied during current year prior to Nov 1.....	\$2,243 71	
Unpaid assessments lev- ied prior to current year	3,117 09	
	<hr/>	
Total unpaid assessments...	\$5,360 80	
Furniture, fixtures and safes, \$600; supplies, \$50	650 00	
Other items: Tables and chairs.....	20 00	
	<hr/>	
Total non-ledger assets		6,030 80
		<hr/>
Gross assets		\$8,321 46

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov 1.....	\$2,243 71	
Unpaid assessments levied prior to current year	3,117 09	
Total unpaid assessments...	\$5,360 80	
Furniture, fixtures and safes, \$600; supplies, \$50	650 00	
Other items: Tables and chairs.....	20 00	
Deduct total assets not admitted.....		6,030 80
Total admitted assets		\$2,290 66

LIABILITIES.

Amount of losses due and unpaid (No., 4).....	\$17 00
Amount of losses adjusted, not due(No., 44).....	97 22
Total liabilities	\$1,014 22

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2988	\$2,379,083 00
Written and renewed during the year...	1183	1,089,006 00
Total	4171	\$3,468,089 00
Deduct those expired and cancelled.....	697	631,443 00
In force at the end of the year...	3474	\$2,836,646 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	35	\$312 15
Losses and claims incurred during year..	193	5,162 93
Total	228	\$5,475 08
Losses and claims paid during the year..	179	\$4,454 36
Losses and claims scaled down and compromised during year	1	6 50
Total deductions	180	\$4,460 86
Losses and claims remaining unpaid Dec. 31, end of the year	48	\$1,014 22
Amount of losses paid since organization.....		\$24,532 61
Average insurance in force per policy.....		816 24

No. 3.

**FARMERS HOME MUTUAL HAIL, TORNADO & CYCLONE
INSURANCE COMPANY,**

SEYMOUR, OUTAGAMIE COUNTY.

[Organized or Incorporated March 1, 1900. Commenced business
May 1, 1900.]

President, CHAS. F. PLOEGED, Seymour, Wis.
Secretary, JULIUS BUBOLZ, Seymour, Wis.
Express office of Secretary, Seymour, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$6,007 79

INCOME.

Gross premiums on all business written during the year	\$3,051 53	
Assessments actually received on previous years' assessments	60 00	
Policy fees: New, No. 720; fee, \$.50- \$1.50; amount	1,047 50	
		<hr/>
Total collections	\$4,159 03	
Returned on cancellations.....	24 03	
		<hr/>
Total premiums and assessments, less deductions	\$4,135 00	
Cash received as interest	206 48	
		<hr/>
Total income during year		4,341 48
		<hr/>
Total assets of previous year and income...		\$10,349 27

DISBURSEMENTS.

Paid for losses, including \$5.00 for losses occurring in previous years	\$1,799 37	
Salaries, \$172.00, and fees, \$353.00, paid officials	525 00	
Agents' compensation:		
Traveling expenses ...	\$21 45	
Policy fees	694 50	
		<hr/>
Total paid agents	715 95	
Paid for collection of assessments..	1 20	
Postage, printing and stationery....	122 88	
Express, telegraph, telephone and exchange	30	

All other disbursements:	
Salary and fees to directors.....	41 06
Other compensation	35 00
For records	5 25
Adjusting losses	116 50
Total disbursements	3,362 51
Balance	\$6,986 76

LEDGER ASSETS.

Cash deposited in Seymour State Bank, First Nat'l Bank of Seymour	\$1,622 49	
Cash belonging to company, in hands of treasurer and banks	1,649 27	
Mortgage loans on real estate, first liens	2,815 00	
Bills receivable secured	900 00	
Total ledger assets		\$6,986 76

NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year	\$220 00	
Furniture, fixtures and safes, \$245; supplies, \$10	255 00	
Other items: Typewriter	80 00	
Total non-ledger assets		555 00
Gross assets		\$7,541 76

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$220 00	
Furniture, fixtures and safes, \$245; supplies, \$10	255 00	
Other items: Typewriter	80 00	
Deduct total assets not admitted.....		555 00
Total admitted assets		\$6,986 76

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2669	\$3,602,496 00
Written and renewed during the year...	720	1,129,689 00
Total	3389	\$4,732,185 00
Deduct those expired and cancelled.....	328	417,379 00
In force at the end of the year...	3061	\$4,314,806 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$5 00
Losses and claims incurred during year..	72	1,794 37
Total	73	\$1,799 37
Losses and claims paid during year....	73	1,799 37
Amount of losses paid since organization.....		\$12,203 82
Average insurance in force per policy.....		1,409 60

No. 4.

**FARMERS MUTUAL TORNADO, CYCLONE AND
HURRICANE INSURANCE COMPANY,**

MORRISON, BROWN COUNTY.

[Organized or Incorporated February 15, 1904. Commenced business April 14, 1904.]

President, E. J. MULLOY, Wayside, Wis., R. 7.
Secretary, AUGUST GRIPENTROG, Depere, Wis., R. 1.
Express Office of Secretary: Greenleaf, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year.. \$5,453 24

INCOME.

Gross premiums on all business written during the year	\$574 38	
Policy fees: New, No. 109; fee	163 50	
Cash received as interest.....	158 32	
Cash received from all other sources:		
Error on one bank certificate....	20	
Total income during year.....		896 40
Total assets of previous year and income...		\$6,349 64

DISBURSEMENTS.

Pad for losses.....	\$147 69
Fees paid officials.....	74 18
Agents' compensation: Policy fees..	136 25
Postage, printing and stationery....	24 88
Express, telegraph, telephone and exchange	7 50

All other disbursements:	
For 1 typewriter.....	45 00
For services of notary public.....	2 00
Total disbursements	<u>437 50</u>
Balance	<u><u>\$5,912 14</u></u>

LEDGER ASSETS.

Cash in company's office, or in hands of secretary	\$72 93
Cash deposited in Farmers and Traders Bank; Wrightstown State Bank, Depere; Wayside Greenleaf and National Bank, Depere.....	5,795 11
Agents' balances representing business written subsequent to Oct. 1, 1913	3 00
Agents' balances representing business written prior to Oct. 1, 1913..	41 10
Total ledger assets.....	<u>\$5,912 14</u>

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$45; supplies, \$10...	55 00
Gross assets	<u>\$5,967 14</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1913..	\$41 10
Furniture, fixtures and safes, \$45.00; supplies, \$10.00	55 00
Deduct total assets not admitted.....	<u>96 10</u>
Total admitted assets.....	<u><u>\$5,871 04</u></u>

LIABILITIES.

Amount carried for unearned premiums, if any....	\$1,067 59
Amount due for salaries and commissions.....	90
Total liabilities	<u>\$1,068 49</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	479	\$577,262 55
Written and renewed during the year....	109	145,607 00
Total	588	<u>\$722,869 55</u>
Deduct those expired and cancelled.....	62	79,673 75
In force at the end of the year....	526	<u><u>\$643,195 80</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	14	\$147 69
Losses and claims paid during year.....	14	147 69
Amount of losses paid since organization.....		\$873 96
Average insurance in force per policy.....		1,222 81

No. 5.

MUTUAL TORNADO INSURANCE COMPANY,

LA PRAIRIE AND ADJOINING TOWNS, ROCK COUNTY.

[Organized or Incorporated July 21, 1883. Commenced business
Aug. 31, 1883.]

President, T. M. GUNN, Janesville, R. 5.
Secretary, U. A. Harvey, Janesville, R. 2.
Express office of Secretary: Janesville, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$2 97

INCOME.

Gross premiums on all business written during the year.....	\$76 06	
Assessments actually received on current years' assessments.....	2,007 61	
Assessments actually received on previous years' assessments.....	8 25	
Policy fees: New, No. 15; fee, \$1.50; amount	\$22 50	
Renewals: No. 21, fee, \$1.50; amount	31 50	
Transfers: No. 3; fee, \$0.50; amount	1 50	
Total policy fees.....	55 50	
Total income during year.....		2,147 42
Total assets of previous year and income		\$2,150 39

DISBURSEMENTS.

Paid for losses, including \$10.00 for losses occurring in previous years..	\$1,752 44
Borrowed money (date repaid, Aug. 10)	50 00

Salaries paid officials.....	48 00	
Agents' compensation: Salaries ...	3 00	
Paid for collection of assessments...	18 00	
Postage, printing and stationery....	15 27	
All other disbursements: Adjuster	12 00	
	<hr/>	
Total disbursements		1,898 71
		<hr/>
Balance		\$251 68
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer..	\$251 68
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$61 36	
Supplies	15 00	
	<hr/>	
Total non-ledger assets.....		76 36
		<hr/>
Gross assets		\$328 04

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$61 36	
Supplies	15 00	
	<hr/>	
Deduct total assets not admitted.....		76 36
		<hr/>
Total admitted assets.....		\$251 68
		<hr/> <hr/>

LIABILITIES.

Amount due for salaries and commissions.....	\$3 00
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RISKS.

	No.	Amount.
In force on tee 31st day of December of the preceding year.....	184	\$321,460 00
Written and renewed during the year....	36	76,157 00
	<hr/>	<hr/>
Total	220	\$397,617 00
Deduct those expired and cancelled.....	70	112,939 00
	<hr/>	<hr/>
In force at the end of the year....	150	\$284,678 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	1	\$10 00
Losses and claims incurred during the year	12	1,742 44
	<hr/>	<hr/>
Losses and claims paid during year.....	13	\$1,752 44
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization.....		\$4,943 93
Average insurance in force per policy.....		1,897 00

No. 6.

**LYNN MUTUAL TORNADO, CYCLONE AND HURRICANE
INSURANCE COMPANY,**

LYNN, CLARK COUNTY.

[Organized or Incorporated March 2, 1905. Commenced business
June 1, 1905.]

President, HENRY STERNITZKY, Granton, Wis., R. 2.
Secretary, GEO. A. URE, Neillsville, Wis.
Express office of Secretary: Neillsville, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$422 44

INCOME.

Gross premiums on all business written during the year.....	\$2,318 25	
Cash received as interest.....	3 25	
Cash received as borrowed money (date borrowed, Apr. 12, 1913)...	100 00	
Total income during year.....		2,421 50
Total assets of previous year and income		\$2,843 94

DISBURSEMENTS.

Paid for losses.....	\$792 32	
Borrowed money (date repaid, Oct. 1, 1913)	100 00	
Interest on borrowed money.....	3 00	
Fees paid officials.....	488 28	
Agents' compensation: Fees	558 40	
Postage, printing and stationery....	95 14	
All other disbursements:		
Unearned premiums on cancelled policies	14 15	
Incidentals	2 00	
Adjustment of losses.....	73 24	
Total disbursements		2,126 53
Balance		\$717 41

LEDGER ASSETS.

Cash deposited in Farmers State Bank of Granton and 1st Nat. Bank of Neillsville	\$716 91	
Agents' balances representing business written subsequent to Oct. 1, 1913	50	
Total ledger assets		\$717 41

NON-LEDGER ASSETS.

Supplies		50 00
Gross assets		\$767 41

DEDUCT ASSETS NOT ADMITTED.

Supplies		50 00
Total admitted assets		\$717 41

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	1,311	\$1,972,886 00
Written and renewed durin thg year....	562	1,013,662 00
Total	1,873	\$2,986,548 00
Deduct those expired and cancelled.....	223	302,477 00
In force at the end of the year....	1,650	\$2,684,071 00

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	30	\$792 32
Losses and claims paid during year.....	30	792 32
Amount of losses paid since organization	92	\$3,266 98
Average insurance in force per policy....	....	1,626 71

No. 7.

**MONROE COUNTY LIMITED MUTUAL TORNADO,
CYCLONE AND HURRICANE INSURANCE COMPANY,**

NOWALK, MONROE COUNTY.

[Organized or Incorporated Apr. 13, 1911. Commenced business
Apr. 13, 1911.]

President, FRED MUHLENKAMP, Sparta.
Secretary, W. H. HANCHETT, Sparta.
Express office of Secretary: Sparta, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$1,825 98

INCOME.

Gross premiums on all business written during the year.....	\$1,042 53	
Policy fees: New. No. 94; fee, \$1.50; amount	\$141 00	
Additions: No. 11; fee \$0.50; amount	5 50	
Transfers: No. 4; fee. \$0.50; amount	2 00	
Total policy fees.....	148 50	
Total collections.....	\$1,191 03	
Returned on cancellations.....	7 45	
Total premiums and assessments, less deductions	\$1,183 58	
Cash received as interest.....	58 05	
Total income during year.....		1,241 63
Total assets of previous year and income		\$3,067 61

DISBURSEMENTS.

Paid for losses.....	\$129 50
Salaries, \$69.00 and fees, \$54.50, paid officials	123 50
Agents' compensation: Policy fees..	94 00
Postage, printing and stationery....	9 15

All other disbursements:	
Hall rent for annual meeting.....	2 50
Livery hire for appraisers.....	3 00
R. R. fare of appraisers.....	1 28
Refund of overcharge.....	60
Total disbursements	<u>363 53</u>
Balance	<u><u>\$2,704 08</u></u>

LEDGER ASSETS.

Cash deposited in Norwalk State Bank	\$104 08
Bills receivable secured.....	2,600 00
Total ledger assets.....	<u>\$2,704 08</u>

NON-LEDGER ASSETS.

Supplies	<u>2 50</u>
Gross assets	<u>\$2,706 58</u>

DEDUCT ASSETS NOT ADMITTED.

Supplies	<u>2 50</u>
Total admitted assets	<u><u>\$2,704 08</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	268	\$409,935 00
Written and renewed during the year....	94	208,925 00
Total	<u>362</u>	<u>\$618,860 00</u>
Deduct those expired and cancelled.....	3	3,350 00
In force at the end of the year....	<u>359</u>	<u><u>\$615,510 00</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	2	\$129 50
Losses and claims paid during year.....	<u>2</u>	<u>129 50</u>
Amount of losses paid since organization.....		\$179 50
Average insurance in force per policy.....		1,714 23

No. 8.

MUTUAL CYCLONE INSURANCE COMPANY,

MISHICOT, MANITOWOC COUNTY.

[Organized and Incorporated Apr., 1910. Commenced business
May, 1910.]President, IRA BEYER, Mishicot, R. 2.
Secretary, HERMAN STEHN, Mishicot.
Express office of Secretary: Two Rivers, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$820 12

INCOME.

Assessments actually received on previous years' assessments.....	\$6 81	
Policy fees: New, No. 5; fee, \$2.50; amount...	\$12 50	
Renewals: No. 4; fee, \$1.25; amount	5 00	
Total policy fees.....	17 50	
Cash received as interest.....	21 00	
Total income during year.....	45 31	
Total assets of previous year and income	\$865 43	

DISBURSEMENTS.

Paid for losses.....	\$115 95	
Salaries paid officials.....	187 50	
All other disbursements:		
Hall rent	1 25	
Adjusting losses	6 00	
Total disbursements	310 70	
Balance	\$554 73	

LEDGER ASSETS.

Cash deposited in the State Bank..... \$554 73

NON-LEDGER ASSETS.

Unpaid assessments levied prior to current year	\$22 06	
Supplies	15 00	
	<hr/>	
Total non-ledger assets.....		37 06
		<hr/>
Gross assets		\$591 79

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied prior to current year	\$22 06	
Supplies	15 00	
	<hr/>	
Deduct total assets not admitted.....		37 06
		<hr/>
Total admitted assets.....		\$554 73
		<hr/> <hr/>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	307	\$560,950 00
Written and renewed during the year....	9	9,025 00
	<hr/>	<hr/>
Total	316	\$569,975 00
Deduct those expired and cancelled.....	2	2,800 00
	<hr/>	<hr/>
In force at the end of the year....	314	\$567,175 00
	<hr/> <hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	9	\$115 95
Losses and claims paid during year.....	9	115 95
	<hr/>	<hr/>
Amount of losses paid since organization.....		\$239 70
Average insurance in force per policy.....		1,806 00

No. 9.

**NORTHWESTERN FARMERS MUTUAL HAIL AND
CYCLONE INSURANCE COMPANY,**

WATERLOO, JEFFERSON COUNTY.

[Organized or Incorporated June 13, 1898. Commenced business
June 13, 1898.]

President, HENRY LATSCH, London, Wis.
Secretary, EDW. SCHULTZ, Waterloo, Wis.
Express office of Secretary: Waterloo, Wis.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$273 69

INCOME.

Assessments actually received on current year's assessments.....	\$3,978 94	
Assessments actually received on previous years' assessments.....	200 70	
Fees: Amount	115 00	
Cash received as borrowed money (date borrowed, June 3rd).....	500 00	
Total income during year.....		4,794 64
Total assets of previous year and income		\$5,068 33

DISBURSEMENTS.

Paid for losses, including \$76.30 for losses occurring in previous years..	\$1,151 87
Interest on borrowed money.....	17 17
Salaries \$2,273.72, and fees, \$113.75, paid officials	2,387 47
Agents' compensation:	
Commissions	\$45 02
Membership fees	115 00
Total paid agents.....	160 02
Paid for collection of assessments....	93 78
Postage, printing and stationery....	144 67
Express, telegraph, telephone and exchange	25 80

All other disbursements:

Office employes, \$500.00; rent, \$48.00	548 00	
Adjusters salaries, \$23.00; Adjust- ers expenses, \$205.39	228 39	
All other miscellaneous items, mov- ing offices, fuel, light, night watch and merchandise	87 27	
Total disbursements		4,844 44
Balance		<u>\$223 89</u>

LEDGER ASSETS.

Cash deposited in Farmers and Merchants State Bank of Waterloo, Wis.		\$223 89
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NON-LEDGER ASSETS.

Unpaid assessments lev- ied during current year prior to Nov. 1	\$209 01	
Unpaid assessments lev- ied prior to current year	290 19	
Total unpaid assessments ...	\$499 20	
Furniture, fixtures and safes, \$600; supplies, \$200	800 00	
Total non-ledger assets		1,299 20
Gross assets		<u>\$1,523 09</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments lev- ied during current year prior to Nov. 1	\$209 01	
Unpaid assessments lev- ied prior to current year or 1912	290 19	
Total unpaid assessments ...	\$499 20	
Furniture, fixtures and safes, \$600; supplies, \$200	800 00	
Deduct total assets not admitted		1,299 20
Total admitted assets		<u>\$223 89</u>

LIABILITIES.

Amount of losses adjusted, not due..	\$1,345 20	
Amount of losses reported not ad- justed	60 00	
Total amount of unpaid losses		\$1,405 20

Borrowed money unpaid	500 00
Total liabilities	<u>\$1,905 20</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of preceding year	1,016	\$1,156,288 00
Written and renewed during the year....	57	73,435 00
Total	1,073	\$1,229,723 00
Deduct those expired and cancelled.....	505	583,476 00
In force at the end of the year..	568	<u>\$646,247 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	4	\$76 30
Losses and claims incurred during the year	58	2,420 77
Total	62	\$2,497 07
Losses and claims paid during year.....	42	1,151 87
Losses and claims remaining unpaid Dec. 31, end of year.....	20	<u>\$1,345 20</u>
Amount of losses paid since organization.....		\$155,740 98
Average insurance in force per policy.....		1,137 75

No. 10.

**NORTH WISCONSIN FARMERS MUTUAL CYCLONE
INSURANCE COMPANY,**

PASKIN, BARRON COUNTY.

[Organized or Incorporated March 5, 1907. Commenced business
March 5, 1907.]

President, AUGUST NELSON, Barron, Wis., R. 4.
Secretary, F. E. HILL, Paskin, Wis.
Express office of Secretary: Paskin Lake.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year..	\$1,116 65
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INCOME.

Assessments actually received on current year's assessments	\$7,568 47	
Assessments actually received on previous years' assessments.....	356 83	
Policy fees: New, No. 393; fee, \$2.50; amount	982 50	
Cash received as borrowed money (date borrowed Apr. 19, \$300.00; July 3, \$300)	600 00	
Cash received from all other sources:		
Received from F. E. Hill	59 32	
Note of Owen Bros.	5 25	
		<hr/>
Total income during year.....		9,572 39
		<hr/>
Total assets of previous year and income...		\$10,689 04

DISBURSEMENTS.

Paid for losses, including \$905.67 for losses occurring in previous years	\$6,784 09	
Borrowed money (date repaid Dec. 14)	600 00	
Interest on borrowed money	26 50	
Agents' compensation:		
Salaries	\$275 80	
Policy fees	82 50	
		<hr/>
Total paid agents	1,258 30	
Postage, printing and stationery....	227 76	
All other disbursements:		
Adjusters and expenses	669 54	
Directors	374 02	
Legal services \$24.54; rent, \$24..	48 54	
Old orders \$234.32; all other items \$99.20.....	333 52	
		<hr/>
Total disbursements		10,322 27
		<hr/>
Balance		\$366 77
		<hr/> <hr/>

LEDGER ASSETS.

State bank of Alma	\$366 77
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$1,975 28	
Unpaid assessments levied prior to current year	1,000 00	
		<hr/>
Total unpaid assessments....	2,975 28	

Furniture, fixtures and safes, \$190; supplies, \$20	210 00	
Total non-ledger assets.....		3,185 28
Gross assets		<u>\$3,552 05</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1..	\$1,975 28	
Unpaid assessments levied prior to current year	1,000 00	
Total unpaid assessments ...	<u>\$2,975 28</u>	
Furniture, fixtures and safes, \$190; supplies \$20.....	210 00	
Deduct total assets not admitted.....		3,185 28
Total admitted assets		<u>\$366 77</u>

LIABILITIES.

Amount of losses due and unpaid..	\$452 80	
Amount of losses adjusted.....	75 00	
Total amount of unpaid losses.....		\$527 80
Amount due for salaries		1,054 47
Total liabilities		<u>\$1,582 27</u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year.....	2,113	\$2,096,642 00
Written and renewed during the year....	393	436,578 00
Total	<u>2,506</u>	<u>\$2,533,220 00</u>
Deduct those expired and cancelled....	203	200,657 00
In force at the end of the year.....	<u>2,303</u>	<u>\$2,332,563 00</u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	4	\$980 67
Losses and claims incurred during the year	167	6,331 22
Total	<u>171</u>	<u>\$7,311 89</u>
Losses and claims paid during year.....	154	6,784 09
Losses and claims remaining unpaid Dec. 31, end of year	17	\$527 80
Amount of losses paid since organization.....		<u>\$12,586 04</u>
Average insurance in force per policy.....		<u>1,000 00</u>

No. 11.

**CYCLONE BRANCH OF THE PRICE COUNTY FARMERS
MUTUAL FIRE INSURANCE COMPANY,**

PRICE COUNTY.

[Organized or Incorporated February 1, 1913. Commenced business
May 1st, 1913.]

President, KARL F. WOLLENBURG, Phillips, Wis., R. 1.
Secretary, C. F. GLISSENDORF, Phillips, Wis., R. 1.
Express office of Secretary: Phillips, Wis.

INCOME.

Gross premiums on all business written during the year.....	\$77 98	
Assessments actually received on current year's assessments.....	142 78	
Policy fees: New, No. 64; fee, 50c; amount	32 00	
	<hr/>	
Total income during year		\$252 76

DISBURSEMENTS.

Paid for losses	\$4 00	
Salaries and fees paid officials.....	28 60	
Agents' compensation: Commissions	32 00	
Paid for collection of assessments..	2 86	
Postage, printing and stationery....	69 60	
	<hr/>	
Total disbursements		137 06
		<hr/>
Balance		\$115 70
		<hr/> <hr/>

LEDGER ASSETS.

Cash belonging to company, in hands of treasurer.	\$115 70
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NON-LEDGER ASSETS.

Unpaid assessments levied during current year prior to Nov. 1.....	\$1 99	
Supplies	20 00	
	<hr/>	
Total non-ledger assets		21 99
		<hr/>
Gross assets		\$137 69

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$1 99	
Supplies	20 00	
	<hr/>	
Deduct total assets not admitted		21 99
		<hr/>
Total admitted assets		\$115 70
		<hr/> <hr/>

RISKS.

	No.	Amount.
Written during the year.....	64	\$73,508 00
	<hr/>	<hr/> <hr/>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims incurred during the year	1	\$4 00
Losses and claims paid during year.....	1	4 00
	<hr/>	<hr/> <hr/>
Amount of losses paid since organization.....		\$4 00
Average insurance in force per policy.....		1,148 50

No. 12.

**RICHFIELD MUTUAL HAIL & CYCLONE INSURANCE
COMPANY,**

RICHFIELD, WASHINGTON COUNTY.

[Organized or Incorporated September 13, 1907. Commenced business October 24, 1907.]

President, THOMAS HAYES, Richfield, Wis.
Secretary, HENRY THOMA, Richfield, Wis.
Express office of Secretary: Richfield, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$186 89

INCOME.

Gross premiums on all business written during the year	\$154 71	
Policy fees: New, No. 83; fee, \$1.50; amount	124 50	
Cash received as interest	5 60	
	<hr/>	
Total income during year.....		284 81
		<hr/>
Total assets of previous year and income..		\$471 70

DISBURSEMENTS.

Salaries, \$58.46, and fees, \$41.50, paid officials	\$99 96	
Agents' compensation: Policy fees	124 50	
Postage, printing and stationery....	4 50	
Total disbursements		187 46
Balance		\$284 24

LEDGER ASSETS.

Cash deposited in Richfield State Bank.....	\$284 24
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NON-LEDGER ASSETS.

Supplies	20 00
Gross assets	\$304 24

DEDUCT ASSETS NOT ADMITTED.

Supplies	20 00
Total admitted assets	\$284 24

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	250	\$500,497 00
Written and renewed during the year....	83	155,000 00
Total	333	\$655,497 00
Deduct those expired and cancelled.....	106	247,428 00
In force at the end of the year....	227	\$408,069 00

No. 13.

**WISCONSIN FARMERS MUTUAL HAIL & CYCLONE
INSURANCE COMPANY,**

JUNEAU, DODGE COUNTY.

[Organized or Incorporated May 26, 1898. Commenced business
June 1, 1898.]

President, C. F. JUSTMAN, Juneau, Wis.
Secretary, A. E. JUSTMAN, Juneau, Wis.
Express office of Secretary, Juneau, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year. **\$372 38**

INCOME.

Assessments actually received on current year's assessments	\$25,751 58	
Assessments actually received on previous years' assessments	2,122 83	
Policy fees: No. 1666; fee, \$2.50; amount	4,165 00	
Cash received as borrowed money (dates borrowed, July 9, Aug. 5, Aug. 25)	3,000 00	
	<hr/>	
Total income		35,039 41
		<hr/>
Total assets of previous year and income.		\$35,411 79

DISBURSEMENTS.

Paid for losses, including \$420.12 for losses occurring in previous years	\$18,854 24
Borrowed money (date repaid, Oct. 9, Oct. 10)	3,000 00
Interest on borrowed money	35 50
Salaries, \$937.00; fees, \$1,732.55, paid officials	2,669 55
Agents' compensation:	
Commissions	\$702 22
Salaries	250 48
Policy fees	4,165 00
	<hr/>
Total paid agents	5,117 70
Paid for collection of assessments.	153 28
Postage, printing and stationery.	500 99
Express, telegraph, telephone and exchange	102 30

All other disbursements:	
Adjusting	1,874 99
Advertising	372 51
Office rent, \$150.00; office help, \$116.50	266 50
Bonds, \$100.65; furniture and sup- plies, \$69.97; misc. \$20.30....	190 92
Total disbursements	<u>33,138 48</u>
Balance	<u><u>\$2,273 31</u></u>

LEDGER ASSETS.

Cash deposited in Citizens Bank of Juneau.....	\$2,273 31
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NON-LEDGER ASSETS.

Unpaid assessments lev- ied during current year prior to Nov. 1.....	\$2,481 12
Unpaid assessments lev- ied prior to current year	562 48
Total unpaid assessments...	<u>\$3,043 60</u>
Furniture, fixtures and safes, \$800; supplies, \$100	900 00
Total non-ledger assets	<u>3,943 60</u>
Gross assets	<u><u>\$6,216 91</u></u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments lev- ied during current year prior to Nov. 1.....	\$2,481 12
Unpaid assessments lev- ied prior to current year	562 48
Total unpaid assessments...	<u>\$3,043 60</u>
Furniture, fixtures and safes, \$800; supplies, \$100	900 00
Deduct total assets not admitted.....	<u>3,943 60</u>
Total admitted assets	<u><u>\$2,273 31</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	5534	\$3,722,548 50
Written and renewed during the year...	1666	1,242,582 00
Total	7200	<u>\$4,965,130 50</u>
Deduct those expired and cancelled.....	1442	1,198,069 00
In force at the end of the year...	5758	<u><u>\$3,767,061 50</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	29	\$420 12
Losses and claims incurred during year..	424	18,434 12
Total	453	\$18,854 24
Losses and claims paid during year.....	453	18,854 24
Amount of losses paid since organization.....		\$200,207 22
Average insurance in force per policy.....		654 23

No. 14.

**WISCONSIN TORNADO MUTUAL INSURANCE
COMPANY,**

MILTON, ROCK COUNTY.

[Organized or Incorporated June 15, 1903. Commenced business
June 25, 1903.]

President, W. A. McEWAN, Milton Junction, Wis.
Secretary, W. W. GILLIES, Evansville, Wis.
Express office of Secretary, Evansville, Wis.

BALANCE SHEET.

Amount of ledger assets Dec. 31 of previous year.. \$3,022 72

INCOME.

Gross premiums on all business written during the year	\$2,911 92
Assessments actually received on previous years' assessments	19 50
Policy fees: No. 382; fee, \$1.50; amount	\$573 00
Renewals: No. 306; fee, \$1.50; amount	459 00
Transfers: No. 21; fee, \$.50; amount	10 50
Total policy fees	1,042 50
Total collections	\$3,973 92
Returned on cancellations	23 69
Total premiums and assessments, less deductions	\$3,950 23

Cash received as borrowed money (date borrowed, Oct. 20, 1913)	1,200 00	
Total income during year		5,150 23
Total assets of previous year and income		\$8,172 95

DISBURSEMENTS.

Paid for losses, including \$134.55 for losses occurring in previous years	\$3,980 82	
Borrowed money (date repaid, Nov. 20, 1913)	1,200 00	
Interest on borrowed money	6 00	
Salaries paid officials	673 22	
Agents' compensation:		
Commissions	\$229 65	
Policy fees	1,032 00	
Total paid agents	1,261 65	
Postage, printing and stationery	138 75	
Express, telegraph, telephone and ex- change	2 60	
All other disbursements:		
Advertising	12 50	
Office rent	25 00	
Total disbursements		7,300 54
Balance		\$872 41

LEDGER ASSETS.

Cash deposited in Farmers' and Mer- chants State Bank of Evansville	\$823 45	
Cash belonging to company, in hands of treasurer	9 56	
Agents' balances representing busi- ness written prior to Oct. 1, 1913	39 40	
Total ledger assets		\$872 41

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$25; supplies, \$20	45 00	
Gross assets		\$917 41

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing busi- ness written prior to Oct. 1, 1913	\$39 40	
Furniture, fixtures and safes, \$25; supplies, \$20	45 00	
Deduct total assets not admitted		84 40
Total admitted assets		\$833 01

LIABILITIES.

Amount of losses reported not adjusted(No., 1) ..	\$66 00
--	---------

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	2091	\$3,732,821 06
Written and renewed during the year...	688	1,410,330 00
Total	2799	\$5,143,151 06
Deduct those expired and cancelled.....	499	873,288 09
In force at the end of the year...	2280	\$4,269,862 97

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of previous year	3	\$119 05
Losses and claims incurred during year..	85	3,927 77
Total	88	\$4,046 82
Losses and claims paid during year.....	87	3,980 82
Losses and claims remaining unpaid Dec. 31, end of year	1	\$66 00
Amount of losses paid since organization.....		\$12,716 93
Average insurance in force per policy.....		1,872 74

No. 15.

**ST. PAUL MUTUAL HAIL & CYCLONE INSURANCE
COMPANY,**

ST PAUL MINNESOTA, RAMSEY COUNTY.

[Organized or Incorporated in 1897. Commenced business in 1897.]

President, L. C. STEBBINS, St. Paul, Minn.
Secretary, G. R. WALDING, St. Paul, Minn.
Express office of Secretary, 510, 511, 512 Pioneer Bldg.
St. Paul, Minn.

BALANCE SHEET.

Amount of ledger assets Dec, 31 of previous year..	\$125,443 44
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INCOME.

Assessments actually received on current year's assessments	\$208,553 66	
Assessments actually received on previous years' assessments	9,560 82	
Cash received as interest	4,482 65	
	<hr/>	
Total income during year.....		222,597 13
		<hr/>
Total assets of previous year and income...		\$348,040 57

DISBURSEMENTS.

Paid for losses, including \$715.05 for losses occurring in previous years	\$130,063 61	
Paid for state tax on premiums....	3,710 18	
Salaries paid officials	12,050 00	
Agents' compensation:		
Commissions	\$32,522 89	
Salaries	3,502 68	
	<hr/>	
Total paid agents	36,025 57	
Paid for rent	985 20	
Postage, printing and stationery....	3,615 54	
Advertising, \$340.51; furniture and fixtures, \$346.00	686 51	
All other disbursements:		
Clerk hire	3,180 95	
Attorneys fees	2,577 00	
Insurance dept. fees	1,727 95	
Paid bank for collecting out of town items	146 82	
	<hr/>	
Total disbursements		194,769 33
		<hr/>
Balance		<u><u>\$153,271 24</u></u>

LEDGER ASSETS.

Cash deposited in Mer. Nat. Bank, East St. Paul St. Bank, Com. Assn., Bonds, East St. Paul State Sav. Bank, certificates of dep., Sweedish American Sav. Bank	\$153,271 24
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NON-LEDGER ASSETS.

Unpaid premium notes due subsequent dates	\$151,373 31
Unpaid assessments levied during current year prior to Nov 1..	45,439 87
Unpaid assessments levied prior to current year	18,004 95
	<hr/>
Total unpaid assessments...	\$214,818 13

Quarter section farming land, Wells county, North Dakota	9,600 00	
Total non-ledger assets		224,418 13
Gross assets		<u>\$377,689 37</u>

DEDUCT ASSETS NOT ADMITTED.

Unpaid assessments levied during current year prior to Nov. 1.....	\$45,439 87	
Unpaid assessments levied prior to current year	18,004 95	
Total unpaid assessments		63,444 82
Total admitted assets		<u><u>\$314,244 55</u></u>

LIABILITIES.

Amount of losses reported not ad- justed (No., 2)	\$50 00	
Amount of reserve for possible dis- pute or errors	1,200 00	
Total amount of unpaid losses		\$1,250 00
Amount due for commissions		750 00
Total liabilities		<u><u>\$2,000 00</u></u>

RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year	13269	\$19,862,806
Written and renewed during the year...	8427	12,451,135
Total	21696	<u>\$32,314,941</u>
Deduct those expired and cancelled.....	9300	13,392,802
In force at the end of the year...	<u>12396</u>	<u><u>\$18,922,139</u></u>

LOSSES AND CLAIMS.

	No.	Amount.
Losses and claims unpaid Dec. 31 of pre- vious year	12	\$715 05
Losses and claims incurred during year..	1310	129,348 56
Total	1322	<u>\$130,063 61</u>
Losses and claims paid during year.....	1322	130,063 61
Amount of losses paid since organization.....		<u><u>\$703,369 02</u></u>

No. 149 $\frac{1}{2}$.***PATRONS MUTUAL TOWN INSURANCE COMPANY,**

RHINELANDER, ONEIDA COUNTY.

[Organized or Incorporated Dec. 23, 1912. Commenced business
June 18, 1913.]President TRUMAN ALDRICH, Woodruff, Wis.
Secretary, JOHN F. WILDE, Rhinelander, Wis.
Express office of Secretary, Rhinelander, Wis.

INCOME.

Gross premiums on all business written during the year	\$1,158 96	
Policy fees: New, No. 248; amount ..	808 20	
		<hr/>
Total collections	\$1,967 16	
Returned on cancellations :.....	27 00	
		<hr/>
Total income during year		\$1,940 16

DISBURSEMENTS.

Paid for losses	\$150 00	
Salaries, \$88.00, and fees, \$153.37, paid officials	241 37	
Agents' compensation:		
Commissions	\$150 58	
Salaries	38 00	
Policy fees	808 20	
		<hr/>
Total paid agents	996 78	
Postage, printing and stationery ...	122 15	
All other disbursements:		
Bonding Co.	17 50	
Typewriting	6 10	
Examination by ins. dept.	15 61	
		<hr/>
Total disbursements		1,549 51
		<hr/>
Balance		\$390 65
		<hr/> <hr/>

LEDGER ASSETS.

Cash deposited in Merchants' State Bank	\$53 38
Bills receivable secured	109 85
Agents' balances representing business written subsequent to Oct. 1, 1913	126 20
	<hr/>

*Report received too late to appear in proper place.

Agents' balances representing business written prior to Oct. 1, 1913	101 20	
Total ledger assets		\$390 63

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$4; supplies, \$100 ..		104 00
Gross assets		\$498 63

DEDUCT ASSETS NOT ADMITTED.

Agnets' balances representing business written prior to Oct. 1, 1913	\$101 20	
Furniture, fixtures and safes, \$4.00; supplies, \$100.00	104 00	
Deduct total assets not admitted		205 20
Total admitted assets		\$289 43

RISKS.

	No.	Amount.
Written during the year	248	\$549,720
Deduct those expired and cancelled	2	2,000
In force at the end of the year	246	\$547,720

LOSSES AND CLAIMS.

	Amount.
Losses and claims incurred during the year	\$150 00
Losses and claims paid during year	150 00
Amount of losses paid since organization	\$150 00
Average insurance in force per policy	2,226 00

Mutual Companies Maintaining
an Unearned Premium
Reserve

BADGER MUTUAL FIRE INSURANCE COMPANY,

Milwaukee, Wisconsin

[Incorporated 1891. Commenced business 1891.]

President, AUGUST KELLING. Vice President, ALBERT RAHN.
Secretary, W. H. GRAEBNER.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year..... \$114,523 92

INCOME.

Gross premiums	\$22,484 08	
Deduct gross amount paid for return premiums.....	343 76	
Total premiums		\$22,140 32
Gross interest on mortgage loans.....	\$5,818 93	
Gross rents from company's property, including \$120.00 for company's occupancy of its own build- ings	303 00	
Total gross interest and rents.....		6,151 93
From other sources.		
Sale of stove	\$20 00	
Sale of safe	50 00	
Sale of desk	12 50	
Money borrowed for new office building.....	20,400 00	
		20,482 50
Total income		\$48,774 75
Total footings		\$163,298 67

DISBURSEMENTS.

Gross amount paid policyholders for losses.....	\$3,120 86
Expenses of adjustment and settlement of losses.....	248 00
Commissions and brokerage	5,260 93
Salaries, fees and all other charges of officers, directors, trustees and home-office employees	3,121 50
Rents including \$120.00 for company's occupancy of its own build- ings	346 00
Advertising, \$129.43; printing and stationery, \$382.28.....	511 71
Postage, telegrams, telephone and express.....	341 15
Furniture and fixtures	203 75
Maps, including corrections	38 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	380 46
Inspections and surveys	40 40
State taxes on premiums	71 33
All other licenses, fees and taxes: Federal corporation tax.....	58 63

Other disbursements:	
Light	\$69 39
Fuel	67 52
Audit by Ins. Dept.	105 55
Secretary and Treas. bonds	18 00
Burglary Ins.	13 50
Calendars	329 75
Sundries (Janitors' service, moving, etc.)	180 28
	<u>783 89</u>
Total disbursements	\$14,886 78
Balance	<u><u>\$148,411 89</u></u>

LEDGER ASSETS.

Book value of real estate	\$21,257 93
Mortgage loans on real estate, first liens.....	126,175 75
Deposited in trust companies and banks not on interest	429 04
Agents' balances representing business written subsequent to October 1, 1913.....	555 17
Total ledger assets	\$148,411 89

NON-LEDGER ASSETS.

Interest accrued on mortgages	1,025 00
Other non-ledger assets: Office furniture and fixtures.....	1,000 00
Gross assets	<u>\$150,436 89</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture fixtures and safes.....	1,000 00
Admitted assets	<u><u>\$149,436 89</u></u>

LIABILITIES.

Gross premiums (less reinsurance) received and receivable upon all unexpired risks running one year or less from date of policy, unearned premiums (fifty per cent)	\$1,780 04
Gross premiums (less reinsurance) received and receivable upon all unexpired risks running more than one year from date of policy	27,300 99
Total unearned premiums as computed above.....	\$29,081 03
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	657 68
All other liabilities:	
Loan from Wisconsin State Bank.....	\$10,000 00
Loan from German American Bank (for new office building)	10,400 00
	<u>20,400 00</u>
Total amount of all liabilities.....	\$50,138 71
Surplus	93,298 18
Total liabilities and surplus	<u><u>\$149,436 89</u></u>

RISKS AND PREMIUMS.

	Amount at risk.	Gross cash premiums thereon.
In force on the 31st day of December, 1912.....	\$8,781,385 00	\$48,297 62
Written or renewed during the year.....	4,088,854 16	22,484 08
Total	\$12,870,239 16	\$70,781 70
Deduct those expired and marked off as terminated.....	3,082,407 50	15,792 32
Net amount in force	\$6,787,831 66	\$54,989 38

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged, less re- insurance.	Fraction unearned.	Amount of premiums unearned.
1913....	One year or less.....	\$474,675 00	\$3,560 07	1-2	\$8,354 94
1911....	Three years	2,718,142 00	14,955 28	1-6	2,492 54
1912....	Three years	3,031,160 50	16,700 88	1-2	8,354 94
1913....	Three years	3,548,354 16	19,557 20	5-6	16,297 65
1911....	Five years	1,000 00	26 70	1-2	13 35
1912....	Five years	7,000 00	98 60	7-10	69 02
1913....	Five years	7,500 00	81 63	9-10	73 49
	Totals	\$9,787,831 66	\$54,989 38		\$29,081 03

UNDERWRITING AND INVESTMENT EXHIBIT.

UNDERWRITING EXHIBIT.

Premiums.

Total premiums \$22,140 33

INVESTMENT EXHIBIT.

Interest and Rents.

Interest, dividends and rents received during the
year \$6,151 93
Deduct interest, dividends and rents accrued Dec.
31, 1912 1,025 00
Balance **\$5,126 93**
Add interest, dividends and rents accrued Dec.
31, 1912 1,025 00
Total \$6,151 93

GERMANTOWN FARMERS MUTUAL INSURANCE COMPANY,

South Germantown, Wisconsin

President, GEORGE KEIPPEL.

Secretary, J. A. SCHWALBACH.

Treasurer, FRANK SCHMELING.

[Incorporated 1854. Commenced business 1854.]

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$249,104 04

INCOME.

Gross premiums	\$22,235 49	
Deduct gross amount paid for return premiums.....	545 27	
Total premiums		\$21,690 22
Gross interest on mortgage loans	\$10,831 53	
Gross interest on deposits in trust companies and banks	178 62	
Total gross interest		11,010 15
Total income		\$32,700 37
Total footings		\$281,804 41

DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$833.14 occurring in previous years).....	\$6,397 82	
Deduct amount received for salvage.....	101 22	
Net amount paid policyholders for losses.....		\$6,296 60
Commissions and brokerage		4,627 17
Salaries, fees and all other charges of officers, directors, trustees and home-office employes.....		4,050 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		294 73
Taxes on real estate		72 09
State taxes on premiums		399 35
Insurance department licenses and fees.....		75 00
All other licenses, fees and taxes: Fire marshal tax.....		74 88
Other disbursements: General expenses.....		935 90
Total disbursements		\$16,825 62
Balance		\$264,978 78

LEDGER ASSETS.

Book value of real estate.....		\$11,118 00
Mortgage loans on real estate, first liens		235,860 00
Cash in company's office	\$2,925 64	
Deposited in trust companies and banks on interest	12,841 54	
		15,767 18

546 MUT. COS. MAINTAINING UNEARNED PREMIUM RESERVE.

Agents' balances representing business written subsequent to October 1, 1913	1,099 69	
Agents' balances representing business written prior to October 1, 1913.....	512 72	
Other ledger assets: Office furniture and fixtures..	621 20	
Total ledger assets		\$264,978 79

NON-LEDGER ASSETS.

Interest due, \$625.00 and accrued, \$3,809.81 on mortgages.....	4,434 81
Gross assets	\$269,413 60

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$621 20	
Agents' balances, representing business written prior to October 1, 1913	512 72	
		1,133 92
Admitted assets		\$268,279 68

LIABILITIES.

Gross claims for losses in process of adjustment	\$2,000 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, \$44,413.26; unearned premiums.....	23,039 22
Total amount of all liabilities	\$25,039 22
Surplus	243,246 46
Total liabilities and surplus	\$268,279 68

RISKS AND PREMIUMS.

	Amount at risk.	Gross cash premiums thereon.
In force on the 31st day of December, 1912	\$3,492,707	\$42,757 97
Written or renewed during the year.....	1,765,721	22,235 49
Total	\$5,258,428	\$64,993 39
Deduct those expired and marked off as terminated..	1,562,335	20,580 13
In force at the end of the year.....	\$3,696,093	\$44,413 26

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premiums unearned.
1913....	One year or less.....	\$727,530	\$10,080 82	1-2	\$5,040 41
1911....	Three years	691,579	8,118 52	1-6	1,353 09
1912....	Three years	770,068	8,464 40	1-2	4,232 20
1913....	Three years	855,894	9,926 06	5-6	8,272 47
1909....	Five years	117,125	1,368 12	1-10	136 81
1910....	Five years	110,095	1,296 36	3-10	388 91
1911....	Five years	141,792	1,763 68	1-2	881 84
1912....	Five years	133,008	1,607 37	7-10	1,125 16
1913....	Five years	149,002	1,787 03	9-10	1,608 33
	Totals	\$3,696,063	\$44,413 26		\$23,039 22

BUSINESS IN WISCONSIN DURING 1913.

	Fire
Gross risks written	\$17,057 21
Less risks cancelled	332 95
Net risks written	<u>\$17,324 26</u>
Gross premiums on risks written.....	\$22,235 49
Less return premiums	545 27
Net premiums received	<u>\$21,690 22</u>
Losses paid (deducting salvage)	<u>\$6,296 60</u>
Losses incurred	<u>\$7,463 46</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

UNDERWRITING EXHIBIT.		
Premiums.		
Total premiums.....	\$21,690 22	
Add unearned premiums Dec. 31, 1912	21,611 26	
Total	<u>\$43,301 48</u>	
Deduct unearned premiums Dec. 31, 1913	23,039 22	
Premiums earned during 1913.....		\$20,262 26
LOSSES.		
Losses paid	\$6,296 60	
Deduct unpaid losses Dec. 31, 1912..	1,000 00	
Balance	<u>\$5,296 60</u>	
Add unpaid losses Dec. 31, 1913.....	2,000 00	
Losses incurred during 1913.....		\$7,296 60
UNDERWRITING EXPENSES.		
Underwriting expenses paid during 1913		9,457 02
Underwriting losses and expenses.....		16,753 62
Gain from underwriting during 1913.....		<u>\$3,508 64</u>
INVESTMENT EXHIBIT		
Interest and Rents		
Interest, dividends and rents received during the year	\$11,010 15	
Deduct interest, dividends and rents due and accrued Dec. 31, 1912.....	3,889 91	
Balance	<u>\$7,120 24</u>	
Add interest, dividends and rents due and accrued Dec. 31, 1913	4,434 81	
Total		\$11,555 05
LOSS ON INVESTMENTS.		
Loss from assets not admitted		\$1,133 93

UNDERWRITING AND INVESTMENT EXHIBIT.—Continued.

INVESTMENT EXPENSES.			
Investment expenses paid during 1913		1,072 00	.....
Total			2,205 92
Gain from investments during 1913			\$9,349 13
MISCELLANEOUS EXHIBIT.			
		Gain in Surplus.	Loss in Surplus.
Total gains in surplus during 1913.....		\$12,857 77	.....
Surplus Dec. 31, 1912	\$230,382 69		
Surplus Dec. 31, 1913	243,374 38		
Increase in surplus during 1913			\$12,857 77
Totals		\$12,857 77	\$12,857 77

Per cent of losses incurred to premiums earned 36.80.
 Per cent of underwriting expenses incurred to premiums earned 46.60.
 Per cent of investment expenses incurred to interest and rents earned 9.20.
 Per cent of total losses and expenses incurred and dividends declared to total income earned 56.00.

HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY,

Stevens Point, Wisconsin.

[Incorporated 1904. Commenced business 1904.]

President, O. P. SCHLAFER. Vice President, R. C. MURDOCK.
 Secretary, P. J. JACOBS.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year	\$114,534 79	
Increase of ledger assets by uncollected premiums 1912 statement	3,044 13	
	\$117,578 82	
Less corrections	3 20	
Extended at		\$117,575 72

INCOME.

Gross premiums	\$143,354 00	
Deduct gross amount paid for return premiums.....	1,227 54	
Total premiums		\$142,126 46
Gross interest on mortgage loans	\$3,581 15	
Gross interest on bonds and dividends on stock....	2,301 58	
Gross interest on deposits in trust companies and banks	200 00	
Total gross interest		6,082 73
From other sources: Dividends on reinsurance.....		18 51
Total income		\$148,227 70
Total footings		\$265,803 42

DISBURSEMENTS.

Gross amount paid policyholders for losses.....	\$55,039 55	
Deduct amount received for salvage.....	193 66	
<hr/>		
Net amount paid policyholders for losses		\$54,845 89
Expenses of adjustment and settlement of losses		726 07
Commissions and brokerage		999 83
Salaries, fees and all other charges of officers, directors, trustees and home-office employes		7,375 52
Rents		160 00
Advertising, printing and stationery.....		1,606 67
Postage, telegrams, telephone and express		695 49
Furniture and fixtures		255 66
Underwriters' boards and tariff associations.....		300 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		274 21
State taxes on premiums		237 76
Insurance department licenses and fees		27 00
All other licenses, fees and taxes:		
Federal corporation tax	\$170 63	
Federal income	25	
<hr/>		
		170 88
Other disbursements.		
Decrease in furniture and fixtures.....	\$12 07	
Surety bond and audit	151 03	
Exchange	10 88	
Premium on bonds	218 05	
Secretary traveling expense	587 95	
Miscellaneous	420 47	
<hr/>		
		1,400 45
Dividends to policyholders		57,257 82
<hr/>		
Total disbursements		\$126,263 25
<hr/>		
Balance		\$139,540 17
<hr/> <hr/>		

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$64,300 00	
Book value of bonds	52,500 00	
Cash in company' office	\$25 00	
Deposited in trust companies and banks not on interest	597 72	
Deposited in trust companies and banks on interest	15,372 60	
<hr/>		
		15,995 32
Agents' balances representing business written sub- sequent to October 1, 1913	4,515 27	
Other ledger assets: Furniture and fixtures.....	2,229 58	
<hr/>		
Total ledger assets		\$139,540 17

NON-LEDGER ASSETS.

Interest due, \$136.00 and accrued, \$2,555.05 on mortgages	\$2,691 05	
Interest accrued on bonds	966 66	
<hr/>		
Total		3,657 71
<hr/>		
Gross assets		\$143,197 88

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	2,229 58
<hr/>	
Admitted assets	\$140,968 30
<hr/> <hr/>	

LIABILITIES.

Gross claims for losses of adjustment or in suspense	\$10,050 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, \$142,126.46, unearned premiums	71,580 30
Dividends declared and unpaid to policyholders.....	272 75
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	295 10
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement....	995 77
Commissions, contingent or other charges due or accrued.....	107 93
Total amount of all liabilities	\$83,301 85
Surplus	57,666 45
Total liabilities and surplus	\$140,968 30

RISKS AND PREMIUMS.

	Amount at risk.	Gross cash premiums thereon.
In force on the 31st day of December, 1912	\$6,343,645	\$117,414 09
Written or renewed during the year	8,033,040	143,354 00
Total	\$14,376,685	\$260,768 09
Deduct those expired and marked off as terminated	6,605,896	118,641 63
In force at the end of the year.....	\$7,770,789	\$142,126 46

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged, less re-insurance.	Fraction unearned.	Amount of premiums unearned.
1913.....	One year or less	\$7,611,414	\$140,652 71	1-2	\$70,326 35
1913.....	Three years	124,425	1,086 25	5-6	905 20
1913.....	Five years	34,950	387 50	9-10	348 75
	Totals	\$7,770,789	\$142,126 46		\$71,580 30

BUSINESS IN WISCONSIN DURING 1913.

Gross risks written	Fire	\$2,396,985 00
Less risks cancelled		47,375 00
Net risks written		\$2,349,610 00
Gross premiums on risks written		\$36,707 95
Less \$10,040.19 return premiums; and \$15,215.41 dividends to policyholders		16,255 60
Net premiums received		\$20,452 35
Losses paid. (deducting salvage)		\$8,230 89

UNDERWRITING AND INVESTMENT EXHIBIT.

UNDERWRITING EXHIBIT			
Premiums			
Total premiums	\$142,127 46		
Add unearned premiums Dec. 31, 1912	58,707 04		
Total	\$200,833 50		
Deduct unearned premiums Dec. 31, 1913	71,580 30		
Premiums earned during 1913.....		\$129,253 20	
UNDERWRITING PROFIT AND LOSS ITEMS			
Gain from other underwriting income	\$18 51		
Agents' balances and bills receivable not admitted Dec. 31, 1912	\$2,241 65		
Agents' balances and bills receivable not admitted Dec. 31, 1913	2,229 58		
Gain from above	12 07		
Gain from underwriting profit and loss items		30 58	
Underwriting income earned during 1913			\$129,283 78
LOSSES			
Losses paid	\$55,039 55		
Deduct salvage and reinsurance recoverable Dec. 31, 1913.....	193 66		
Balance	\$54,845 89		
Deduct unpaid losses Dec. 31, 1912.....	2,500 00		
Balance	\$52,345 89		
Add unpaid losses Dec. 31, 1913.....	10,050 00		
Losses incurred during 1913.....		\$62,395 89	
UNDERWRITING EXPENSES			
Underwriting expenses paid during 1913	\$14,159 54		
Deduct underwriting expenses unpaid Dec. 31, 1912	323 57		
Balance	\$13,835 97		
Add underwriting expenses unpaid Dec. 31, 1913	1,398 80		
Underwriting expenses incurred during 1913		15,234 77	
Underwriting losses and expenses.....			77,630 63
Gain from underwriting during 1913.....			\$51,653 15
INVESTMENT EXHIBIT			
Interest and Rents			
Interest, dividends and rents received during the year	\$6,082 73		
Deduct interest, dividends and rents due and accrued Dec. 31, 1912.....	3,639 15		
Balance	\$2,443 58		

UNDERWRITING AND INVESTMENT EXHIBIT.—Continued.

Add interest, dividends and rents due and accrued Dec. 31, 1913.....	3,657 71		
Gain from investments during 1913..			\$6,101 29
MISCELLANEOUS EXHIBIT			
		Gain in Surplus.	Loss in Surplus.
Dividends declared to policyholders during 1913			\$57,539 57
Increase in change of ledger assets..			3 29
Gain from above			\$57,533 77
Total gains and losses in surplus during 1913		\$57,754 41	\$57,533 77
Surplus Dec. 31, 1912	\$57,445 81		
Surplus Dec. 31, 1913	57,666 45		
Increase in surplus during 1913.....			220 64
Totals		\$57,754 41	\$57,754 41

Per cent of losses incurred to premiums earned 48.

Per cent of underwriting expenses incurred to premiums earned 11.

Per cent of total losses and expenses incurred and dividends declared to total income earned 104.

HERMAN FARMERS MUTUAL INSURANCE COMPANY,

Herman, Wisconsin.

Home Office, IRON RIDGE, WIS.

[Incorporated 1856. Commenced business 1857.]

President, DANIEL SCHULTZ.

Secretary, H. F. RINGLE.

Treasurer, CHARLES STEINBERG.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$74,847 33

INCOME.

Gross premiums \$32,413 20
 Deduct gross amount paid for return premiums 713 53

Total premiums \$31,699 67

Gross interest on mortgage loans, less \$41.54 accrued interest on mortgages acquired during 1913 3,220 62

Total income \$34,920 29

Total footings \$109,767 67

DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$6,200.00 occurring in previous years)	\$33,541 06
Expenses of adjustment and settlement of losses.....	429 24
Commissions and brokerage	6,623 79
Salaries, fees and all other charges of officers, directors, trustees and home-office employes	1,936 75
Printing and stationery	376 23
Postage, telegrams, telephone and express	105 17
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	81 46
State taxes on premiums	671 82
Insurance department licenses and fees	54 00
Other disbursements:	
Paid interest to State Bank of Allenton, Wis.....	\$20 00
For writing certifications and reading mortgages	4 75
	<u>24 75</u>
Total disbursements	\$43,890 27
Balance	<u>\$65,877 40</u>

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$60,702 98
Cash in company's office	2,679 22
Agents' balances representing business written subsequent to October 1, 1913	2,495 20
Total ledger assets	\$65,877 40

NON-LEDGER ASSETS.

Interest due, \$357.00 and accrued, \$2,056.25 on mortgages.....	2,413 25
Other non-ledger assets: Premium or deposit notes less assessments	144,086 15
Gross assets	\$212,376 80

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value: Premium or deposit notes	144,086 15
Admitted assets	<u>\$68,290 65</u>

LIABILITIES.

Gross losses adjusted and unpaid not yet due.....	\$293 25
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	49,019 58
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement...	874 27
Total amount of all liabilities	\$50,187 10
Surplus	18,103 55
Total liabilities and surplus	<u>\$68,290 65</u>

RISKS AND PREMIUMS.

	Amount at risk.	Gross cash premiums thereon.	Notes or contingent premiums.
In force on the 31st day of December	\$12,387,152	\$88,176 83	\$141,415 30
Written or renewed during the year..	3,910,548	32,413 20	33,429 90
Total	\$16,297,700	\$120,590 03	\$174,845 29
Deduct those expired and marked off as terminated	3,548,262	27,437 33	30,759 14
In force at the end of the year	\$12,749,438	\$93,152 70	\$144,086 15

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged, less re-insurance.	Fraction unearned.	Amount of premiums unearned.
1913....	One year or less.....	\$565,248	\$6,279 21	1-2	\$3,139 61
1912....	Two years	58,380	255 95	1-4	63 99
1913....	Two years	45,616	229 26	3-4	171 95
1911....	Three years	1,182,275	10,561 49	1-6	1,760 25
1912....	Three years	1,349,680	11,866 23	1-2	5,933 12
1913....	Three years	1,446,218	13,224 35	5-6	11,020 29
1910....	Four years	18,920	97 41	1-8	12 18
1911....	Four years	29,970	167 68	3-8	62 88
1912....	Four years	18,695	119 66	5-8	74 79
1913....	Four years	17,240	106 69	7-8	93 35
1909....	Five years	1,417,547	8,274 06	1-10	827 41
1910....	Five years	1,841,205	10,697 52	3-10	3,209 25
1911....	Five years	1,472,572	8,777 28	1-2	4,388 64
1912....	Five years	1,449,646	9,922 22	7-10	6,945 54
1913....	Five years	1,836,226	12,573 63	9-10	11,316 33
	Totals	\$12,749,438	\$93,152 70		\$49,019 58

BUSINESS IN WISCONSIN DURING 1913.

Gross risks written	Fire	\$3,910,548 00
Gross premiums on risks written		\$32,413 20
Less return premiums		713 53
Net premiums received		\$31,699 67
Losses paid (deducting salvage)		\$33,541 06
Losses incurred		\$27,634 31

UNDERWRITING AND INVESTMENT EXHIBIT.

UNDERWRITING EXHIBIT		
Premiums		
Total premiums	\$31,699 67	
Add unearned premiums Dec. 31, 1912	45,161 11	
Total	\$76,860 78	
Deduct unearned premiums Dec. 31, 1913	49,019 58	
Premiums earned during 1913		\$27,841 20
UNDERWRITING PROFIT AND LOSS ITEMS		
Agents' balances and bills receivable not admitted Dec 31, 1912	\$141,415 30	
Agents' balances and bills receivable not admitted Dec 31, 1913	114,086 15	
Gain from above		2,670 85
Underwriting income earned during 1913		\$25,170 35
LOSSES		
Losses paid	\$33,541 06	
Deduct unpaid losses Dec. 31, 1912	6,200 00	
Balance	\$27,341 06	
Add unpaid losses Dec. 31, 1913	293 25	
Losses incurred during 1913		\$27,634 31
UNDERWRITING EXPENSES		
Underwriting expenses paid during 1913		9,598 64
Underwriting losses and expenses		37,232 95
Loss from underwriting during 1913		\$12,062 60
INVESTMENT EXHIBIT		
Interest and Rents		
Interest, dividends and rents received during the year	\$3,220 62	
Deduct interest, dividends and rents due and accrued Dec. 31, 1912 and premium notes of 1912	143,813 03	
Balance	-\$140,592 41	
Add interest, dividends and rents due and accrued Dec. 31, 1913 and premium notes of 1913	146,499 40	
Investment income earned during 1913		\$5,906 90
INVESTMENT EXPENSES		
Investment expenses paid during 1913: taxes, \$725 82; recording fees, \$1.75; interest, \$20 00	\$750 57	
Deduct investment expenses unpaid Dec. 31, 1912	778 28	
Balance	-\$27 71	

UNDERWRITING AND INVESTMENT EXHIBIT.—Continued.

Add investment expenses unpaid Dec. 31, 1913	874 27		
Investment expenses incurred during 1913		846 56	
Gain from investments during 1913			\$5,060 43
MISCELLANEOUS EXHIBIT			
Total gains and losses in surplus during 1913		\$5,060 43	\$12,062 60
Surplus Dec. 31, 1912	\$25,105 72		
Surplus Dec. 31, 1913	18,103 55		
Decrease in surplus during 1913		7,002 17	
Totals		\$12,062 60	\$12,062 60

Per cent of losses incurred in premiums earned 9.9.
 Per cent of underwriting expenses incurred to premiums earned 34.
 Per cent of investment expenses incurred to interest and rents earned 14.
 Per cent of total losses and expenses incurred and dividends declared to total income earned 147.

LIQUOR DEALERS LIMITED MUTUAL FIRE INSURANCE COMPANY,

Manitowoc, Wisconsin.

Home Office 1003 S. 8TH STREET.

[Incorporated December 16, 1909; commenced business April 1, 1910.]

President, JOHN F. LANGAN. Vice President, A. A. RAISLER.
 Secretary and Treasurer, W. M. WILLINGER.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year..... \$1,746 40

INCOME.

Gross premiums	\$2,457 42	
Deduct gross amount paid for return premiums....	18 93	
Total premiums		\$2,438 49
Gross interest from all other sources: Note.....		5 69
Total income		\$2,444 18
Total footings		\$4,190 58

DISBURSEMENTS.

Gross amount paid policyholders for losses		\$240 00
Commissions and brokerage		445 24
Salaries, fees and all other charges of officers, directors, trustees and home-office employes		674 24
Advertising, \$20.00: printing and stationery, \$14.00.....		34 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		36 87
State taxes on premiums. Fire marshal tax.....		8 09
Other disbursements:		
Traveling expense, secretary	\$10 97	
Exchange	40	
Advanced money	255 12	
		<u>266 49</u>
Total disbursements		\$1,694 93
Balance		<u>\$2,495 65</u>

LEDGER ASSETS.

Cash in company's office	\$685 85	
Deposited in trust companies and banks not on interest	989 88	
		<u>\$1,675 73</u>
Agents' balances representing business written sub- sequent to October 1, 1913.....	376 02	
Agents' balances representing business written prior to October 1, 1913	443 90	
Total ledger assets		<u>\$2,495 65</u>

NON-LEDGER ASSETS.

Stationery, supplies and printed matter.....	125 00
Gross assets	<u>\$2,620 65</u>

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$125 00
Agents' balances, representing business written prior to October 1, 1913	443 90
	<u>568 90</u>
Admitted assets	<u>\$2,051 75</u>

LIABILITIES.

Gross amount (less reinsurance) received and receivable upon all unexpired fire risks, \$2,689.92; unearned premiums	\$1,399 65
Surplus	652 10
Total liabilities and surplus	<u>\$2,051 75</u>

RISKS AND PREMIUMS.

	Amount at risk.	Gross cash premiums thereon.
In force on the 31st day of December, 1912	\$196,033 00	\$2,695 07
Written or renewed during the year	196,377 33	2,539 87
Total	<u>\$392,410 33</u>	<u>\$5,234 94</u>
Deduct those expired and marked off as terminated	180,023 00	2,545 02
In force at the end of the year.....	<u>\$212,077 33</u>	<u>\$2,689 92</u>

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged less re-insurance.	Fraction unearned.	Amount of premium unearned.
1913....	One year or less.....	\$183,277 33	\$2,282 82	1-2	\$1,141 41
1911....	Three years	8,400 00	75 00	1-6	12 50
1912....	Three years	4,800 00	45 05	1-2	22 53
1913....	Three years	13,100 00	257 05	5-6	214 21
1910....	Five years	2,500 00	30 00	3-10	9 00
	Totals	\$212,077 33	\$2,689 92		\$1,399 65

BUSINESS IN WISCONSIN DURING 1913.

Gross risks written	Fire
	\$196,377 33
Gross premiums on risks written	\$2,539 87
Losses paid (deducting salvage)	\$240 00

UNDERWRITING AND INVESTMENT EXHIBIT.

UNDERWRITING EXHIBIT		
Premiums		
Total premiums	\$2,438 49	
Add unearned premiums Dec. 31, 1912	1,220 90	
Total	\$3,659 39	
Deduct unearned premiums Dec. 31, 1913	1,399 65	
Premiums earned during 1913		\$2,259 74
UNDERWRITING PROFIT AND LOSS ITEMS		
Agents' balance not admitted Dec. 31, 1913		443 90
Underwriting income earned during 1913		\$1,815 84
LOSSES		
Losses paid		\$240 00
UNDERWRITING EXPENSES		
Underwriting expenses paid during 1913		1,454 93
Underwriting losses and expenses.....		1,694 93
Gain from underwriting during 1913.....		\$120 91
INVESTMENT EXHIBIT		
Interest and Rents		
Interest, dividends and rents received during the year		\$5 69

UNDERWRITING AND INVESTMENT EXHIBIT.—Continued.

MISCELLANEOUS EXHIBIT		Gain in Surplus.	Loss in Surplus.
Total gains and losses in surplus during 1913		\$126 60	
Surplus Dec. 31, 1912.....	\$525 50		
Surplus Dec. 31, 1913	652 10		
Increase in surplus during 1913			\$126 60
Totals		\$126 60	\$126 60

Per cent of losses incurred to premiums earned 1.6.
 Per cent of underwriting expenses incurred to premiums earned 64.33.
 Per cent of total losses and expenses incurred and dividends declared to total income earned 65.93.

MOTOR VEHICLE MUTUAL FIRE INSURANCE COMPANY,

Juneau, Wisconsin.

[Incorporated Nov. 29, 1912. Commenced business Dec. 1, 1912.]

President, L. C. PAUTSCH, Vice President, ART. HEMMY.
 Secretary, H. A. HENNING.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year..... \$758 43

INCOME.

Gross premiums \$3,144 27
 Deduce gross amount paid for return premiums..... 36 21
 Total income 3,108 06
 Total footings \$3,866 41

DISBURSEMENTS.

Gross amount paid policyholders for losses..... \$408 00
 Expenses of adjustment and settlement of losses..... 18 00
 Commissions and brokerage 630 87
 Salaries, fees and all other charges of officers, directors, trustees and home-office employes 283 00
 Rents 86 70
 Advertising, printing and stationery 149 94
 Postage, telegrams, telephone and express..... 71 33
 Furniture and fixtures 28 25

560 MUT. COS. MAINTAINING UNEARNED PREMIUM RESERVE.

Other disbursements:	
State fire-marshal tax	\$4 21
State fire tax	20 76
Miscellaneous expenses	9 95
	34 92
Total disbursements	\$1,711 01
Balance	\$2,155 48

LEDGER ASSETS.

Deposited in trust companies and banks not on interest	\$1,558 40
Agents' balances representing business written subsequent to October 1, 1913	463 94
Agents' balances representing business written prior to October 1, 1913	133 14
Total ledger assets	\$2,155 48

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1913	133 14
Admitted assets	\$2,022 34

LIABILITIES.

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks.....	\$1,554 03
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	234 62
Commissions, contingent or other charges due or accrued.....	73 81
Total amount of all liabilities	\$1,962 46
Surplus	59 83
Total liabilities and surplus	\$2,022 34

RISKS AND PREMIUMS.

	Amount at risk.	Gross cash premiums thereon.
In force on the 31st day of December, 1912	\$122,135	\$1,223 10
Written or renewed during the year	247,330	3,144 27
Total	\$369,465	\$4,370 37
Deduct those expired and marked off as terminated	125,323	1,262 31
In force at the end of the year	\$244,142	\$3,108 06

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged less re-insurance.	Fraction unearned.	Amount of premium unearned.
1913....	One year or less.....	\$244,142	\$3,108 06	1-2	\$1,554 03

BUSINESS IN WISCONSIN DURING 1913.

Gross risks written	Fire	\$247,330 00
Less risks cancelled		3,188 00
Net risks written		<u>\$244,142 00</u>
Gross premiums on risks written		\$3,144 27
Less return premiums		36 21
Net premiums received		<u>\$3,108 06</u>
Losses paid (deducting salvage)		<u>\$408 00</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

UNDERWRITING EXHIBIT			
Premiums.			
Total premiums	\$3,108 06		
Add unearned premiums Dec. 31, 1912	560 80		
Total	\$3,668 86		
Deduct unearned premiums Dec. 31, 1913	1,554 03		
Premiums earned during 1913.....		\$2,114 83	
UNDERWRITING PROFIT AND LOSS ITEMS			
Agents' balances and bills receivable not admitted Dec. 31, 1913		133 14	
Underwriting income earned during 1913			\$1,981 69
LOSSES			
Losses paid		\$408 00	
UNDERWRITING EXPENSES			
Underwriting expenses paid during 1913	\$1,303 01		
Add underwriting expenses unpaid Dec. 31, 1913	408 43		
Underwriting expenses incurred during 1913		1,711 44	
Underwriting losses and expenses.....			2,119 44
Gain from underwriting during 1913.....			<u>\$137 75</u>
MISCELLANEOUS EXHIBIT			
Total gain and losses in surplus during 1913		Gain in Surplus.	Loss in Surplus.
Surplus Dec. 31, 1912	\$197 63		\$137 75
Surplus Dec. 31, 1913.....	59 88		
Decrease in surplus during 1913		\$137 75	
Totals		<u>\$137 75</u>	<u>\$137 75</u>

WEST BEND MUTUAL FIRE INSURANCE COMPANY,

West Bend, Wisconsin.

[Incorporated April 14, 1894; commenced business May 1, 1894.]

President, P. O'MEARA.

Secretary, C. F. LEINS.

Vice President, JOSEPH OTT.

BALANCE SHEET.

Amount of ledger assets December 31 of previous year \$52,926 27

INCOME.

Gross premiums	\$34,890 73	
Deduct return premiums	1,446 10	
Total premiums		33,444 63
Gross interest on mortgage loans, less \$23.71 accrued interest on mortgages acquired during 1913	\$1,812 57	
Gross rents from company's property, including \$300 for company's occupancy of its own buildings	300 00	
Total gross interest and rents		2,112 57
Total income		\$35,557 20
Total footings		\$88,483 47

DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$2,506.84 occurring in previous years)	\$16,747 18
Expenses of adjustment and settlement of losses	301 18
Commissions and brokerage	8,392 03
Allowances to local agencies for miscellaneous agency expenses	74 80
Salaries, fees and all other charges of officers, directors, trustees and home-office employes	3,099 98
Rents, including \$300 for company's occupancy of its own buildings	300 00
Printing and stationery	272 51
Postage, telegrams, telephone and express	175 89
Legal expenses	100 00
Furniture and fixtures	25 90
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	497 34
Inspections and surveys	18 00
Repairs and expenses (other than taxes) on real estate	2 50
Taxes on real estate	48 60
Insurance department licenses and fees, fire marshal tax	113 04
Other disbursements:	
Examination of books, \$38.06; officers' bonds, \$24.00; Dun's reports, \$50.00; insurance, \$5.15; association dues, \$6.50; electric light, \$19.33; water, \$5.00; fuel, \$78.30; recording fees, \$7.90; miscellaneous expenses, \$104.07	338 31
Total disbursements	\$30,507 26
Balance	\$57,976 21

LEDGER ASSETS.

Book value of real estate	\$3,880 00	
Mortgage loans on real estate, first liens	48,655 00	
Cash in company's office	\$971 31	
Deposits in trust companies and banks not on interest	3,855 91	
		4,827 22
Agents' balances representing business written subsequent to October 1, 1913	477 62	
Agents' balances representing business written prior to October 1, 1913	136 37	
Total ledger assets		\$57,976 21

NON-LEDGER ASSETS.

Interest due, \$85 and accrued \$1,155.92 on mortgages	1,240 92
Other non-ledger assets: Furniture and fixtures, \$1,269.65; sup- plies, \$350	1,619 65
Gross assets	\$60,836 78

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery	\$350 00	
Furniture, fixtures and safes	1,269 65	
Agents' balances representing business written prior to October 1, 1913	136 37	
		1,756 02
Admitted assets		\$59,080 76

LIABILITIES.

Gross premiums (less reinsurance) received and receivable upon all unearned premiums	\$28,900 90
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement....	625 41
Total amount of all liabilities	\$29,526 31
Surplus	29,554 45
Total liabilities and surplus	\$59,080 76

RISKS AND PREMIUMS.

	Amount at risk.	Gross cash premiums thereon.
In force on the 31st day of December, 1912	\$6,809,842 88	\$49,585 77
Written or renewed during the year	4,408,615 93	34,890 73
Total	\$11,218,458 81	\$84,476 50
Deduct those expired and marked off as terminated	3,598,117 80	29,689 41
In force at the end of the year	\$7,620,341 01	\$54,787 09

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged, less re-insurance.	Fraction unearned.	Amount of premium unearned.
1913....	One year or less.....	\$1,993,946 67	\$19,338 02	1-2	\$9,669 01
1911....	Three years	1,554,840 98	9,685 49	1-6	1,614 25
1912....	Three years	1,814,390 10	11,556 01	1-2	5,778 00
1913....	Three years	2,257,163 26	14,207 57	5-6	11,839 64
Totals		\$7,620,341 01	\$54,787 09	.....	\$28,900 90

BUSINESS IN WISCONSIN DURING 1913.

Gross risks written	Fire.	\$4,408,615 93
Less risks cancelled		157,106 00
Net risks written		\$4,251,509 93
Gross premiums on risks written		\$34,890 73
Less return premiums and premiums for reinsurance in companies authorized in this state		1,446 10
Net premiums received		\$33,444 63
Losses paid (deducting salvage)		\$16,747 18
Net losses incurred		\$14,240 34

UNDERWRITING AND INVESTMENT EXHIBIT.

UNDERWRITING EXHIBIT.		
Premiums.		
Total premiums	\$33,444 63	
Add unearned premiums Dec. 31, 1912	25,631 51	
Total	\$59,076 14	
Deduct unearned premiums Dec. 31, 1913	28,900 90	
Premiums earned during 1913		\$30,175 24
UNDERWRITING PROFIT AND LOSS ITEMS.		
Agents' balances and bills receivable not admitted Dec. 31, 1912	\$100 58	
Agents' balances and bills receivable not admitted Dec. 31, 1913	136 37	
Loss from underwriting profit and loss items		35 79
Underwriting income earned during 1913		\$30,139 45

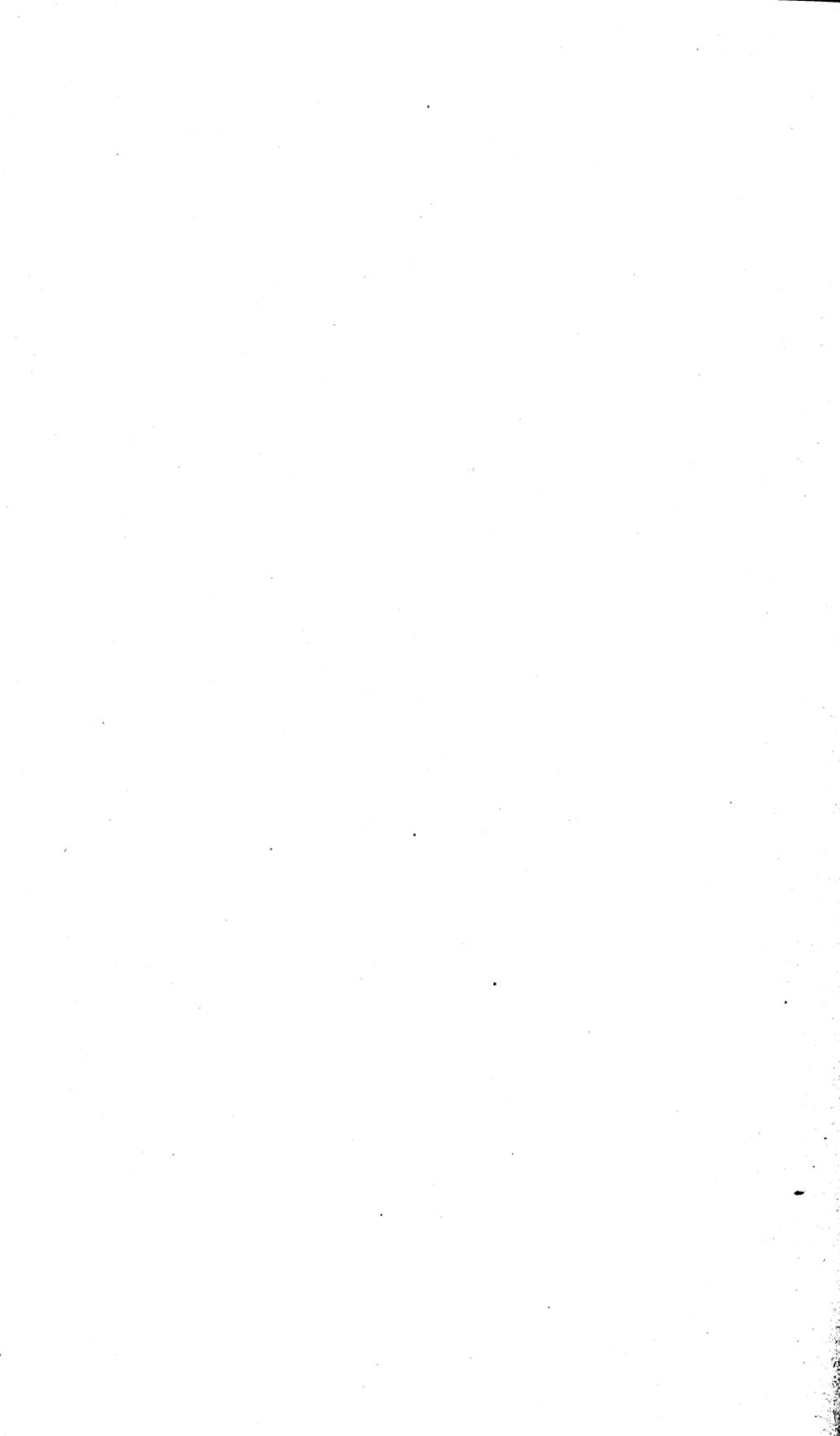
UNDERWRITING AND INVESTMENT EXHIBIT.—Continued.

LOSSES.			
Losses paid	\$16,747 18		
Deduct unpaid losses Dec. 31, 1912 ..	2,506 84		
Balance		\$14,240 34	
UNDERWRITING EXPENSES.			
Underwriting expenses paid during 1913	\$13,760 08		
Deduct underwriting expenses unpaid Dec. 31, 1912	607 40		
Balance	\$13,152 68		
Add underwriting expenses unpaid Dec. 31, 1913	625 41		
Underwriting expenses incurred during 1913		13,778 09	
Underwriting losses and expenses ..			28,018 43
Gain from underwriting during 1913			\$2,121 02
INVESTMENT EXHIBIT.			
Interest and Rents.			
Interest, dividends and rents received during the year	\$2,112 57		
Deduct interest, dividends and rents due and accrued Dec. 31, 1912	903 42		
Balance	\$1,209 15		
Add interest, dividends and rents due and accrued Dec. 31, 1913, less overdue and accrued interest on bonds in default	1,240 92		
Interest and rents earned during 1913			\$2,450 07
		Gain in Surplus.	Loss in Surplus.
Total gains and losses in surplus during 1913		\$4,571 09	
Surplus Dec. 31, 1912	\$24,983 36		
Surplus Dec. 31, 1913	29,554 45		
Increase in surplus during 1913			\$4,571 09
Totals		\$4,571 09	\$4,571 09

Per cent of losses incurred to premiums earned, 47.2.

Per cent of underwriting expenses incurred to premiums earned, 45.3.

Per cent of total losses and expenses incurred and dividends declared to total income earned, 85.9.



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SIXTEENTH BIENNIAL REPORT

OF THE

Department of Public Instruction

OF THE

STATE OF WISCONSIN

C. P. CARY, *State Superintendent*

July 1, 1912, to June 30, 1914



MADISON, WISCONSIN
DEMOCRAT PRINTING COMPANY, STATE PRINTER
1914



LETTER OF TRANSMITTAL

DEPARTMENT OF PUBLIC INSTRUCTION,

MADISON, WIS., December 31, 1914.

HON. FRANCIS E. MCGOVERN,

Governor of Wisconsin.

SIR:—I have the honor to submit herewith, as required by law, the Sixteenth Biennial Report of the Department of Public Instruction.

I am,

Very respectfully yours,

C. P. CARY,

State Superintendent.

SIXTEENTH BIENNIAL REPORT

OF THE

Department of Public Instruction

MADISON, WIS., December 31, 1914.

To the Legislature of Wisconsin:—

The close of the biennial period in the administration of state affairs, is made by law, the occasion of submitting to your honorable body a report by the State Superintendent of Public Instruction, setting forth the general condition of the public school system of the state during that period. I have the honor to submit herewith my report for the biennial period ending June 30, 1914, through His Excellency, the Governor of the State.

C. P. CARY,

State Superintendent.

DEPARTMENT OF EDUCATION

C. P. CARY, State Superintendent

J. B. BORDEN.....	Asst. State Superintendent
WARREN E. HICKS.....	Asst. for Ind't Education
CHAS. L. HARPER.....	Chief Clerk
O. S. RICE.....	Library Clerk
BERTHA BERGOLD.....	Asst. Library Clerk
WINONA MERRICK.....	Dip. and Certificate Clerk
BESSIE BURKE.....	Stenographer
DOROTHY CASEY.....	Stenographer
FLORENCE HOWARD.....	Stenographer
VLASTA STUPECKY.....	Stenographer
MARY MESSERSCHMIDT.....	Stenographer
H. L. TERRY.....	High School Inspector
H. N. GODDARD.....	High School Inspector
EMMA CONLEY.....	Inspector of Domestic Science
A. B. COOK.....	Inspector of Schools for the Deaf
GEO. H. DREWRY.....	State School Inspector
WALTER H. HUNT.....	State School Inspector
W. T. ANDERSON.....	State School Inspector
WALTER E. LARSON.....	Inspector of Rural Schools
A. A. THOMSON.....	Inspector of Rural Schools
ANNIE REYNOLDS.....	School Inspector
AMY BRONSKY.....	School Inspector

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C. P. CARY.....	State Superintendent
THEODORA YOUMANS.....	Waukesha
EDWARD DEMPSEY.....	Oshkosh

A word of explanation may be in place with reference to the contents of this Biennial Report. It has been customary in the past to prepare reading matter that would show the progress that has been made in the different departments of education. A recent law has, however, limited the number of pages that may be in the Biennial Report of the State Superintendent of Public Instruction. It has been deemed best to eliminate discussion rather than statistics. This fact will account for the absence of such discussions as have heretofore occupied a considerable portion of the Biennial Report.

STATISTICAL TABLES

1912-1913

REPORT OF THE STATE SUPERINTENDENT.

CENSUS, 1912-1913.

COUNTIES— Exclusive of cities under city super- intendents.	Whole number of chil- dren 4 years and less than 20.	No. children in joint districts in this county who reside in other counties.	No. children in joint districts in this county reported by other county superin- tendents.	Total num- ber children as reported by district clerks of this county.	No. chil- dren 7 years and less than 14.
Totals	450,454	5,182	5,201	457,075	216,294
Adams	3,060	86	49	3,097	1,324
Ashland	2,943	.....	.....	2,943	1,466
Barron	9,976	74	62	9,988	4,626
Bayfield	4,572	.....	.....	4,572	2,250
Brown	9,395	14	222	9,187	4,204
Buffalo	5,699	46	23	5,722	2,532
Burnett	3,440	14	.....	3,454	1,601
Calumet	5,724	88	140	5,672	2,848
Chippewa	7,291	84	67	7,308	3,419
Clark	11,437	225	137	11,525	5,301
Columbia	7,245	309	189	7,365	3,295
Crawford	4,559	7	89	4,467	2,075
Dane—1st District	7,255	181	166	7,382	3,311
2nd District	7,036	119	142	7,078	2,215
Dodge	11,457	198	298	11,357	5,191
Door	5,223	.....	60	5,163	2,539
Douglas	2,771	.....	.....	2,771	1,388
Dunn	7,431	133	133	7,431	3,781
Eau Claire	4,899	21	62	4,858	2,196
Florence	1,197	.....	.....	1,197	531
Fond du Lac	8,924	69	48	8,829	3,957
Forest	2,627	.....	.....	2,627	1,353
Grant	2,491	63	115	10,631	4,873
Green	4,856	99	80	4,849	2,600
Green Lake	3,642	41	90	3,593	1,765
Iowa	5,960	97	74	5,651	3,099
Iron	2,850	.....	.....	2,850	1,398
Jackson	5,871	27	45	5,853	2,667
Jefferson	6,053	47	47	6,012	2,760
Juneau	6,572	28	5	6,595	3,005
Kenosha	4,003	63	72	3,678	1,765
Kewaunee	5,930	61	3	5,988	2,794
La Crosse	3,956	67	43	3,980	1,818
Lafayette	5,977	47	88	5,936	2,852
Langlade	4,067	.....	.....	4,067	1,920
Lincoln	2,852	36	.....	2,879	1,317
Manitowoc	9,641	106	65	9,673	4,250
Marathon	15,753	108	266	15,693	6,941
Marinette	6,545	.....	.....	6,545	2,108
Marquette	3,671	79	26	3,694	1,653
Milwaukee	12,347	47	51	12,398	5,682
Monroe	9,330	80	104	9,306	4,252
Oconto	7,924	25	157	7,810	3,670
Oneida	1,861	.....	.....	1,861	924
Outagamie	9,613	164	62	9,619	4,562
Ozaukee	5,766	59	21	5,804	2,600

CENSUS, 1912-1913—concluded.

COUNTIES— Exclusive of cities under city super- intendents.	Whole num- ber of chil- dren 4 years and less than 20.	No. children in joint districts in this county who reside in other counties.	No. children in joint districts in this county reported by other county superin- tendents.	Total num- ber children as reported by district clerks of this county.	No. chil- dren 7 years and less than 14.
Pepin	2,582	33	69	2,546	1,208
Pierce	7,101	90	49	7,154	3,240
Polk	8,614	4	4	8,553	3,927
Portage	8,499	40	169	8,370	5,524
Price	4,693	.....	.....	4,693	2,269
Racine	4,529	115	112	4,532	2,088
Richland	6,226	152	118	6,260	2,868
Rock	7,835	79	127	7,787	3,552
Rusk	3,866	.....	.....	3,866	1,851
St. Croix	7,927	66	114	7,879	3,499
Sauk	7,600	90	58	7,611	3,388
Sawyer	2,219	.....	.....	2,219	976
Shawano	11,755	439	70	11,583	11,045
Sheboygan	9,360	18	92	9,286	4,067
Taylor	5,299	10	.....	5,309	3,510
Trempealeau	7,981	70	19	7,959	2,646
Vernon	9,136	195	205	8,920	4,174
Vilas	1,495	.....	.....	1,495	.....
Walworth	6,150	142	58	6,234	2,820
Washburn	3,315	22	.....	3,337	1,603
Washington	7,630	101	83	7,648	3,306
Waukesha	7,655	108	253	7,510	3,464
Waupaca	8,874	82	100	8,856	4,045
Waushara	6,103	92	108	6,067	2,874
Winnebago	5,097	44	92	5,049	2,232
Wood	7,216	178	.....	7,394	3,636

ENROLLMENT, 1912-1913.

COUNTIES— Exclusive of cities under city superintendents.	RURAL SCHOOLS.								STATE GRADED SCHOOLS.							
	Whole number enrolled during the year.		No. admitted from other schools.		No. dismissed to other schools.		No. who graduated, 1913.		Whole number enrolled during the year.		No. admitted from other schools.		No. dismissed to other schools.		No. who graduated, 1913.	
	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.
Totals	94,170	89,380	2,765	2,687	6,086	5,958	2,543	3,496	24,701	24,718	817	782	1,758	1,896	982	1,228
Adams	985	992	34	38	124	87	20	25	.....	.....	.....	.....	.....	.....	.....	.....
Ashland	562	545	34	32	66	62	6	11	348	347	.....	.....	26	16	11	22
Barron	2,376	2,209	66	83	201	200	60	70	487	458	23	19	26	39	9	8
Bayfield	728	650	.....	.....	66	48	15	27	425	385	.....	.....	17	21	13	19
Brown	1,611	1,460	64	56	71	60	16	15	675	675	9	6	63	53	14	14
Buffalo	1,176	1,064	23	27	54	68	33	48	234	213	7	7	8	9	3	12
Burnett	851	772	39	30	58	59	18	40	214	197	5	6	18	11	6	9
Calumet	1,378	1,362	12	15	10	17	16	32	80	82	.....	.....	.....	.....	4	5
Chippewa	1,744	1,652	89	62	148	157	60	95	300	339	12	12	41	56	3	10
Clark	2,333	2,229	81	79	162	174	53	76	516	554	10	14	43	47	17	18
Columbia	1,642	1,526	27	28	45	52	30	75	190	216	.....	.....	.....	.....	12	16
Crawford	1,160	1,090	46	51	138	118	42	54	375	384	26	19	30	28	17	18
Dane	2,639	2,914	89	92	186	191	106	136	815	824	29	30	53	42	43	55
Dodge	2,216	2,167	.....	.....	.....	.....	53	71	296	290	.....	.....	19	21	10	18
Door	1,305	1,253	38	32	65	68	20	28	391	383	5	5	14	16	15	13
Douglas	764	755	53	41	58	38	24	31	270	291	9	4	18	30	12	15
Dunn	1,871	1,901	34	42	98	94	60	112	458	479	26	25	47	43	23	34
Eau Claire	1,034	964	29	28	37	33	56	29	234	232	4	8	6	12	14	20
Florence	130	147	5	4	17	8	7	12	106	95	2	3	4	8	3	5
Fond du Lac	2,053	1,792	57	57	127	104	87	74	56	75	4	3	2	5	4	6

Forest	395	382	21	21	35	50	3	5	429	438	5	13	38	34	11	18
Grant	2,066	1,866			247	256	91	122	377	383			45	34	24	25
Green	1,540	1,271	48	47	147	125	21	34	168	182	9	7	9	10	10	15
Green Lake	800	714	12	10	18	4	40	35	123	95	7	2	3	1	9	4
Iowa	1,429	1,256	41	39	87	81	43	59	203	174	7	8	6	13	10	10
Iron	245	233			13	17	6	8	50	61			2	5	1	2
Jackson	1,261	1,222	38	30	72	89	10	34	305	302	20	20	9	17	12	11
Jefferson	1,590	1,637	78	63	78	63	47	59	185	120	4	7	4	7		
Juneau	1,304	1,203	26	23	110	117	25	37	107	94	7	13	6	5	4	4
Kenosha	795	750	43	36	53	58	30	24	325	321	10	8	38	36	20	20
Kewaunee	1,239	1,148	23	30	26	48	54	40	310	278	15	17	6	5	19	15
La Crosse	909	859	27	18	49	30	27	48	141	154	8	6	11	15	8	14
Lafayette	1,301	1,187	51	42	119	126	39	72	247	231	9	13	7	15	12	25
Langlade	956	981	120	124	121	128	13	16	346	321	11	12	33	31	8	16
Lincoln	791	845	52	61	52	79	20	34	114	129	12	14	12	17	3	4
Manitowoc	1,969	1,889	40	44	80	76	66	119	455	461	13	11	18	19	22	32
Marathon	2,995	2,970	31	15	28	18	64	116	533	562				2	12	18
Marinette	1,294	1,193	21	26	77	69	51	44	949	989	5	8	121	116	35	29
Marquette	763	697	18	16	27	30	16	7	284	268	17	23	6	6	18	19
Milwaukee	839	815	23	11	66	87	14	39	1,758	1,759	87	42	273	222	113	106
Monroe	1,800	1,794			20	12	42	61	173	140	1	2	13	19	8	7
Oconto	1,542	1,436	70	70	113	114	41	41	740	811	16	17	31	40	12	12
Oneida	411	419	35	38	62	67	12	17	242	216	2	1	22	11	10	10
Outagamie	1,918	1,777	45	51	122	96	63	85	265	269	2	3	17	24	8	18
Ozaukee	689	670	9	9	46	32	39	51	105	94	5	1	6	9	4	4
Pepin	574	552	14	12	32	43	13	13	128	124	2	3	8	5	8	7
Pierce	1,553	1,368	72	66	107	106	24	42	163	186	7	9	23	113	8	12
Polk	1,890	1,741	66	62	115	129	35	46	674	625	67	67	54	45	25	34
Portage	2,150	2,078	71	67	122	152	15	40	260	292	2	4	20	28		
Price	887	958	8	12	30	23	23	30	323	310					5	11
Racine	881	857	26	24	89	76	61	72	433	407	7	9	65	61	22	21
Richland	1,850	1,650	100	79	259	246	52	44	186	219	15	11	32	29	15	25
Rock	1,678	1,725	81	87	207	236	47	71	333	327	29	33	38	32	27	28
Rusk	866	844	68	74	106	100	18	31	330	362	7	1	28	36	16	25
St. Croix	1,495	1,444	52	51	92	94	82	90	468	459	45	34	24	27	21	33

ENROLLMENT, 1912-1913—Continued.

COUNTIES— Exclusive of cities under city superintendents.	RURAL SCHOOLS.								STATE GRADED SCHOOLS.							
	Whole number enrolled during the year.		No. admitted from other schools.		No. dismissed to other schools.		No. who graduated, 1913.		Whole number enrolled during the year.		No. admitted from other schools.		No. dismissed to other schools.		No. who graduated, 1913.	
	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.
Sauk	1,868	1,701	35	65	139	161	46	54	454	434	19	25	26	22	19	19
Sawyer	362	374	11	13	51	59	11	11	94	76	.....	.....	6	1	3	1
Shawano	1,806	1,770	.....	.....	.....	.....	.....	.....	900	826	.....	.....	.....	.....	.....	.....
Sheboygan	1,262	1,284	6	13	11	9	39	45	896	889	9	11	13	7	37	51
Taylor	853	837	.....	.....	51	48	18	9	237	209	1	2	24	26	8	9
Trempealeau	1,445	1,471	53	36	76	76	17	58	216	262	16	27	11	8	15	20
Vernon	2,412	2,165	79	70	183	161	58	94	446	443	22	20	28	33	14	18
Vilas	205	173	22	20	17	16	.....	.....	273	265	20	26	12	9	.....	.....
Walworth	1,265	1,081	37	25	154	154	36	83	229	199	7	8	21	18	12	14
Washburn	625	606	37	44	73	89	21	53	148	177	1	7	19	22	3	5
Washington	1,088	975	17	22	38	47	22	28	250	254	16	10	11	13	10	19
Waukesha	1,554	1,424	28	40	110	98	55	56	463	512	21	22	41	47	28	28
Waupaca	1,888	1,663	45	27	174	121	36	68	644	646	23	18	43	50	32	54
Waushara	1,398	1,322	39	55	117	109	9	24	238	269	20	9	15	24	4	13
Winnebago	1,266	1,129	30	33	92	80	60	77	95	108	6	7	6	2	9	13
Wood	1,570	1,530	76	69	43	15	86	89	466	467	12	10	19	57	13	19

ENROLLMENT, 1912-1913—Continued.

COUNTIES— Exclusive of cities under city super- intendents.	GRADES BELOW HIGH SCHOOL.								HIGH SCHOOL.															
	Whole number enrolled during the year.		No. admitted from other schools.		No. dismissed to other schools.		No. who graduated, 1913.		Whole number enrolled during the year.		No. ad- mitted from other schools.		No. dis- missed to other schools.		Number who entered from city or village elemen- tary schools.		No. who entered from state graded schools.		No. who entered from rural schools, not state graded.		No. who entered from other schools.		No. who graduated, 1913.	
	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.
Totals	23,054	23,505	463	551	977	1,009	1,214	1,518	6,927	9,102	546	655	220	253	798	1,071	344	373	801	1,104	219	292	1,069	1,608
Adams	123	132	2	3	9	7	.....	.....	12	15	5	6	6	5	7	9	.....	.....	5	6	.....	.....	.....	1
Ashland .....	.....	.....	.....	.....	.....	.....	.....	.....	7	19	1	2	.....	.....	.....	.....	4	7	.....	.....	.....	.....	.....	.....
Barron	530	515	3	1	24	24	54	48	145	191	26	27	2	4	40	72	.....	3	23	12	.....	.....	23	44
Bayfield	423	393	.....	.....	27	35	.....	.....	68	89	.....	.....	7	13	.....	.....	.....	.....	.....	.....	.....	.....	5	11
Brown	88	136	.....	.....	12	12	12	13	17	34	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5	7
Buffalo	333	339	.....	.....	.....	.....	24	29	128	134	2	.....	.....	.....	41	58	5	1	13	14	8	10	20	20
Burnett	77	91	8	12	6	9	6	7	21	44	.....	.....	.....	.....	2	2	1	1	.....	.....	.....	.....	3	14
Calumet	304	240	.....	.....	7	11	26	29	126	129	.....	.....	.....	.....	31	39	3	.....	92	90	.....	.....	18	16
Chippewa	241	246	16	10	3	5	6	14	79	85	9	12	.....	.....	18	33	11	10	6	2	1	.....	6	21
Clark	733	780	8	14	51	44	14	36	238	322	7	7	4	6	7	15	3	5	17	24	2	1	37	64
Columbia	704	750	28	28	.....	.....	85	102	197	329	.....	.....	.....	.....	.....	.....	17	19	52	78	.....	.....	34	50
Crawford	101	94	.....	.....	.....	.....	5	8	32	45	6	8	.....	.....	3	3	.....	3	8	4	.....	.....	6	8
Dane	505	530	8	6	4	11	44	51	251	329	23	21	3	4	24	39	30	32	27	57	4	5	47	59
Dodge	577	579	10	15	25	15	20	22	131	169	8	4	3	7	.....	.....	4	8	24	36	.....	.....	25	32
Door .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Douglas .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Dunn	161	168	3	2	2	5	10	11	27	40	8	12	.....	.....	.....	.....	12	15	.....	.....	1	2	2	4
Eau Claire	250	248	21	24	12	12	27	32	72	92	7	6	3	9	.....	.....	.....	.....	.....	.....	2	7	16	18
Florence	177	124	1	1	8	2	7	10	36	39	11	10	.....	.....	11	12	6	2	.....	.....	.....	.....	8	8
Fond du Lac	414	402	28	50	30	26	27	43	111	148	19	32	9	7	18	12	11	4	20	28	.....	.....	12	27

STATISTICS, 1912-1913.

LENGTH OF ATTENDANCE, 1912-1913—Concluded.

COUNTIES— Exclusive of cities under city superintendents.	GRADES BELOW HIGH SCHOOL.								HIGH SCHOOL.																
	Whole number enrolled during the year.		No. admitted from other schools.		No. dismissed to other schools.		No. who graduated, 1913.		Whole number enrolled during the year.		No. admitted from other schools.		No. dismissed to other schools.		Number who entered from city or village elementary schools.		No. who entered from state graded schools.		No. who entered from rural schools, not state graded.		No. who entered from other schools.		No. who graduated, 1913.		
	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	B.	G.	
Forest	209	211	9	15	19	31	3	15	89	84	18	11	.....	.....	28	32	26	17	4	5	32	29	10	8
Grant	935	889	.....	.....	84	82	.....	.....	347	536	.....	.....	16	18	37	73	11	15	29	31	17	30	53	88
Green	212	199	25	25	6	4	12	8	56	92	8	14	2	2	14	21	3	9	7	12	.....	1	10	13
Green Lake	291	297	4	4	18	17	25	23	80	86	.....	.....	6	14	25	4	2	4	5	1	1	15	14	
Iowa	440	459	7	6	21	12	33	42	185	229	4	9	4	.....	.....	.....	.....	.....	.....	.....	.....	25	44	
Iron	674	675	.....	.....	.....	.....	20	35	76	76	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4	18
Jackson	333	423	.....	.....	16	20	10	33	95	156	.....	.....	1	1	.....	.....	.....	.....	.....	.....	41	50	12	30
Jefferson	239	258	.....	.....	.....	.....	.....	.....	108	121	.....	.....	.....	.....	.....	8	10	.....	.....	68	79	16	26	
Juneau	704	854	10	28	35	33	45	61	174	305	43	65	1	.....	14	35	2	.....	9	20	4	9	33	50
Kenosha .....	.....	.....	.....	.....	.....	.....	.....	.....	13	24	.....	.....	.....	.....	4	5	6	10	3	9	.....	.....	.....	4
Kewaunee	269	252	2	6	5	7	14	24	144	126	.....	.....	.....	.....	22	25	5	1	15	6	3	7	20	24
La Crosse	145	167	3	4	6	13	10	16	49	72	.....	.....	.....	.....	9	9	11	10	3	13	.....	.....	10	11
Lafayette	623	610	21	22	23	27	59	71	205	278	23	36	9	20	40	55	6	10	30	55	3	7	23	52	
Langlade
Lincoln .....	.....	.....	.....	.....	.....	.....	.....	.....	8	7	.....	.....	.....	.....	.....	.....	4	.....	4	7	.....	.....	.....	.....
Manitowoc	158	184	15	12	10	13	.....	.....	44	37	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9	2
Marathon	385	450	.....	.....	.....	.....	21	34	78	92	.....	.....	.....	.....	12	14	.....	.....	.....	.....	.....	.....	6	19
Marinette
Marquette	228	211	25	26	12	5	10	17	53	101	3	3	.....	.....	10	12	2	4	7	7	1	3	5	16
Milwaukee	30	30	.....	.....	.....	.....	2	.....	8	10	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	.....

ENROLLMENT, AVERAGE ATTENDANCE, TRANSPORTATION, ETC., 1912-1913.

Counties, exclusive of cities under city superintendents.	Enrollment excluding dismissals to other schools.	Total No. of days attended by all children.	Average No. of days attended.	No. of districts furnishing free text-books.	No. voting on free transportation.	No. furnishing free transportation to all children.	No. furnishing transportation to children living more than two miles.	No. of wagons employed.	Monthly cost of all wagons.	No. of districts paying tuition to other districts.	No. of children for whom tuition has been paid.	No. of children 7 years and less than 14 living outside the two mile limit.	No. of these children who attended any school.	No. of districts in which foreign language is taught in rural or graded schools.
Totals	273,746	34,078,928	195,674	2,738	208	54	96	130	\$3,127 90	485	1,964	12,428	9,775	265
Adams	2,116	216,418	1,299	15	.....	.....	.....	.....	.....	3	8	145	123	.....
Ashland	1,632	204,817	1,497	29	2	1	1	2	\$66 11	6	24	114	78	5
Barron	6,391	745,622	3,467	114	2	.....	2	1	33 33	17	53	397	331	1
Bayfield	2,927	398,394	2,548	26	13	1	6	15	168 03	4	17	221	189	3
Brown	4,425	508,875	2,426	28	1	.....	.....	.....	.....	8	43	218	178	1
Buffalo	3,621	433,223	2,564	27	1	.....	1	1	31 00	3	8	381	331	24
Burnett	2,106	253,678	2,054	82	7	.....	4	1	10 00	11	30	328	268	.....
Calumet	2,686	348,820	1,985	15	1	.....	1	2	.....	1	3	13	13	5
Chippewa	4,276	502,312	3,020	110	5	2	4	3	40 00	9	54	279	231	1
Clark	7,274	929,285	4,837	124	3	1	1	1	38 88	31	108	411	320	6
Columbia	5,399	661,276	3,807	31	2	2	.....	.....	.....	4	48	237	224	.....
Crawford	2,762	311,970	2,379	22	1	1	1	.....	.....	4	7	99	55	1
Dane—1st Dist....	4,079	524,670	3,020	41	1	1	.....	1	34 61	1	12	85	60	.....
2nd Dist....	4,424	525,650	14,235	20	2	.....	.....	.....	.....	1	.....	145	109	5
Dodge	6,425	825,883	4,538	15	5	4	.....	.....	.....	8	45	22	14	3
Door	3,263	384,964	1,821	14	.....	.....	.....	.....	.....	6	28	218	189	.....
Douglas	1,936	244,572	1,947	24	5	.....	5	10	287 16	4	6	88	60	.....
Dunn	4,741	542,031	3,347	92	2	1	1	2	10 00	4	12	433	390	4
Eau Claire	2,834	354,976	2,022	81	.....	.....	.....	.....	.....	8	16	171	136	6
Florence	807	103,755	395	7	3	.....	4	8	92 80	1	15	22	22	.....
Fond du Lac....	4,755	600,543	3,498	15	.....	2	.....	.....	.....	7	25	110	78	.....

Forest	2,028	266,026	1,114	12	5	1	2	10	476 70	4	17	65	43
Grant	7,989	993,109	5,733	26	3	1		1	30 00	14	46	330	255
Green	3,414	427,635	2,520	11						2		116	109
Green Lake	2,256	268,757	1,569	5	1	1	1		5 00	3	10	45	30
Iowa	4,099	394,980	3,289	12	3	2			12 50	2	29	121	104
Iron	2,054	280,484	1,142	8	1	1		1	42 00			3	
Jackson	3,998	433,683	2,188	59	3	1	2	4	41 00	5	26	317	237
Jefferson	4,212	433,368	2,096	29	2		2			5	18	18	16
Juneau	4,438	543,429	3,317	32	2	1				5	7	246	211
Kenosha	2,137	263,982	1,459							1		1	1
Kewaunee	3,699	497,711	2,802	8						7	18	197	157
La Crosse	2,362	288,155	1,764	59	1					3	15	272	242
Lafayette	4,334	289,467	1,267		1	1		4	100 00	2	7	36	36
Langlade	2,291	292,641	1,699	60						9	22	97	79
Lincoln	1,706	210,854	1,785	57	5	1	4	5	187 77	10	42	110	103
Manitowoc	4,915	651,596	3,642	12						6	27	263	197
Marathon	8,065	1,050,098		75	1		1	1	40 00	41	133	378	253
Marinette	4,566	469,626	3,247	61	8	3	10	9	185 75	10	41	233	143
Marquette	2,519	303,442	121	5	64					2	11	169	121
Milwaukee	5,302	726,891	4,854	8								6	2
Monroe	6,339	796,101	4,632	68						3	11	287	246
Oconto	5,024	677,490	602	51						12	54	375	214
Oneida	1,255	168,289	850	22	6	1	5	4	122 00	3	10	63	50
Outagamie	4,346	530,810	3,038	28							15	96	
Ozaukee	2,601	358,705	1,459	26								27	22
Pepin	1,727	220,682	4,769	16						1	2	95	83
Pierce	4,628	585,028	3,363	54		1			29 44	8	23	178	145
Polk	5,592	679,857	3,953	106	4	2		2	85 00	34	154	580	484
Portage	5,053	491,684	2,592									303	195
Price	3,390	395,753	2,313	80	9	2	3	2	69 60	14	68	172	128
Racine	2,408	338,822	1,859							3	11	43	36
Richland	4,691	573,607	2,303	35						3	13	116	109
Rock	3,976	651,973	3,461	63	2	1		2	52 22	5	35	82	74
Rusk	2,520	313,628	2,325	67	6		12	10	277 44	14	56	170	137
St. Croix	4,927	624,408	3,786	74	3	5	2	4	142 87	25	97	247	181

ENROLLMENT, AVERAGE ATTENDANCE, TRANSPORTATION, ETC., 1912-1913— Concluded.

Counties, exclusive of cities under city superintendents.	Enrollment excluding dismissals to other schools.	Total No. of days attended by all children.	Average No. of days attended.	No. of districts furnishing free textbooks.	No. voting on free transportation.	No. furnishing free transportation to all children.	No. furnishing transportation to children living more than two miles.	No. of wagons employed.	Monthly cost of all wagons.	No. of districts paying tuition to other districts.	No. of children for whom tuition has been paid.	No. of children 7 years and less than 14 living outside the two mile limit.	No. of these children who attended any school.	No. of districts in which foreign language is taught in rural or graded schools.
Sauk	4,623	601,741	2,790	21	1	1	.....	1	\$56 47	2	20	166	140	11
Sawyer	1,553	161,906	923	23	5	3	.....	5	284 72	7	.....	103	60	.....
Shawano	6,615	772,276	3,739	40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sheboygan	5,629	748,736	2,832	1	1	.....	.....	.....	.....	7	20	36	36	16
Taylor	3,490	464,293	2,393	82	.....	1	2	2	12 50	11	95	160	114	17
Trempealeau	3,192	351,577	1,695	47	1	1	2	1	20 00	3	6	387	318	9
Vernon	6,198	683,446	4,104	62	.....	.....	.....	.....	.....	7	21	312	239	.....
Vilas	1,194	160,974	928	9	4	.....	4	9	242 00	2	4	86	62	1
Walworth	4,387	615,072	3,035	44	1	1	.....	3	50 00	3	19	53	53	.....
Washburn	2,356	277,931	1,688	75	4	4	4	5	87 00	10	26	128	103	.....
Washington	3,664	473,154	2,696	11	.....	.....	1	.....	.....	4	12	117	113	12
Waukesha	4,569	604,354	2,923	11	1	.....	.....	.....	.....	2	3	90	45	1
Waupaca	1,805	688,684	4,241	36	1	1	1	1	40 00	7	54	266	211	2
Wausara	4,242	490,076	2,584	11	1	.....	1	1	24 00	3	9	224	184	.....
Winnebago	3,038	392,135	2,291	23	1	1	1	.....	.....	4	32	87	73	.....
Wood	4,051	478,063	3,193	81	.....	.....	.....	.....	.....	16	63	214	182	5

TEACHERS 1912-1913.

COUNTIES— Exclusive of cities under city superintendents.	NUMBER OF TEACHERS EMPLOYED AT THE LAST DAY OF SCHOOL.										
	Rural Schools.		State graded schools.		Grades below high schools.		High schools.		Total in public schools.	Private and pa- rochial schools.	
	Men.	Women.	Men.	Women.	Men.	Women.	Men.	Women.		Men.	Women.
Totals	476	6,198	231	1,252	15	1,080	309	573	10,134	248	490
Adams	1	84	.....	.....	.....	5	1	1	92	.....	.....
Ashland	2	49	4	15	.....	.....	.....	2	72	.....	9
Barron	5	122	7	21	.....	26	4	13	198	.....	.....
Bayfield	5	65	1	27	.....	21	5	6	130	.....	.....
Brown	11	60	1	31	.....	6	2	3	114	4	27
Buffalo	12	70	5	7	.....	16	6	10	126	.....	.....
Burnett	1	73	.....	14	.....	5	1	2	96	3	12
Calumet	5	55	2	4	.....	15	6	9	96	.....	.....
Chippewa	2	126	1	15	.....	13	3	4	164	5	25
Clark	23	116	6	25	.....	34	12	18	234	1	9
Columbia	2	128	2	12	.....	38	9	16	207	10	8
Crawford	5	88	5	18	.....	5	2	4	127	3	.....
Dane—1st District	2	109	3	24	.....	13	5	7	163	.....	.....
2nd District	9	104	4	24	.....	16	9	16	182	1	6
Dodge	12	162	4	13	.....	27	6	16	240	1	24
Door	14	43	4	16	.....	.....	.....	.....	77	17	27
Douglas	6	80	1	16	.....	.....	.....	.....	77	1	2
Dunn	5	129	5	15	.....	8	2	.....	103	.....	.....
Eau Claire	3	74	2	13	.....	13	4	2	166	.....	.....
Florence	1	12	1	5	.....	10	1	3	113	.....	.....
Fond du Lac.....	12	145	1	4	.....	10	6	20	33	.....	.....

TEACHERS 1912-1913—Concluded.

COUNTIES— Exclusive of cities under city superintendents.	NUMBER OF TEACHERS EMPLOYED AT THE LAST DAY OF SCHOOL.											
	Rural schools.		State graded schools.		Grades below high schools.		High schools.		Total in public schools.	Private and pa- rochial schools.		
	Men.	Women.	Men.	Women.	Men.	Women.	Men.	Women.		Men.	Women.	
Forest	4	23	2	22	.....	10	4	8	73	1	.....
Grant	7	190	3	24	.....	.....	.....	.....	224	1	8
Green	10	110	1	10	.....	13	5	2	151	.....	.....
Green Lake	2	61	1	5	.....	14	3	8	94	4	2
Iowa	4	113	3	11	.....	1	31	15	188	.....	.....
Iron	4	21	1	3	2	32	3	4	70	1	3
Jackson	1	92	.....	19	.....	19	6	8	145	.....	3
Jefferson	2	119	1	7	.....	15	4	8	156	.....	.....
Juneau	3	99	3	3	1	40	6	17	172	3	5
Kenosha	1	56	1	19	1	2	80	4	5
Kewaunee	20	29	8	9	.....	15	4	7	92	4	11
La Crosse	2	63	.....	9	.....	8	4	5	91	5	3
Lafayette	10	104	5	11	1	37	10	16	194
Langlade	1	73	3	17	.....	.....	.....	.....	94	.....	2
Lincoln	2	67	8	1	78	6
Manitowoc	23	74	7	20	.....	9	2	2	137	12	36
Marathon	17	168	4	32	.....	15	5	7	248	2	8
Marquette	7	75	8	51	2	3	146	1	6
Marquette	4	52	2	16	1	9	3	7	94	14	7
Milwaukee	7	40	14	93	2	1	1	158	19	33
Monroe	2	140	2	8	1	41	14	19	227	1	17
Oconto	6	69	6	27	1	14	2	4	129	4
Oneida	2	48	3	11	1	2	67
Outagamie	8	109	2	14	10	5	7	155	4	23
Ozaukee	14	38	2	5	1	24	4	8	96	8	20

Pepin	2	34	3	5	9	2	6	61			
Pierce	7	93	1	11	2	9	17	167			
Polk	7	93	4	33	18	7	7	169	4		
Portage	11	116	2	12	3	1	2	147	3	11	
Price	6	73	2	16	16	3	5	121			
Racine	3	60	3	21	3	2	4	96		12	
Richland	17	98	5	7	25	5	11	168		3	
Rock	5	149	1	22	34	10	15	236	7		
Rusk	6	63	5	23	8	4	1	110			
St. Croix	4	106	3	25	24	7	16	185		6	
Sauk	8	139	6	23	12	3	7	198	5	9	
Sawyer	7	41	1	6	10	3	4	72	1	4	
Shawano	10	92	9	33	1	6	9	187	5	2	
Sheboygan	11	76	9	43	34	7	12	192	20	15	
Taylor	2	73		13	25	3	10	126		3	
Trempealeau	12	97	2	13		11	39	174			
Vernon	10	131	3	22		5	7	178			
Vilas	4	18	1	14		6	2	49	6	7	
Walworth	4	100	1	18		42	9	195			
Washburn	4	65	2	9		17	2	104	1		
Washington	11	76	5	10	2	23	4	12	143	19	35
Waukesha	6	93	6	32		19	6	9	171	5	6
Waupaca	8	109	8	27		18	5	13	188	13	9
Wausara	6	91	3	11		27	5	13	156	3	2
Winnebago	2	89	1	6		11	3	7	119	9	2
Wood	2	96	4	24	1	3	1	1	132	6	14

LENGTH OF ATTENDANCE, 1912-1913.

COUNTIES— Exclusive of cities under city super- intendents.	NO. OF CHILDREN WHO ATTENDED.																			
	180 days or more.									160 to 179 days.										
	Rural schools.		State graded schools.		Grades below high school.		High school.		Private or parochial schools.		Rural schools.		State graded schools.		Grades below high school.		High school.		Private or parochial schools.	
	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	Less than 14 yrs.	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	Less than 14 yrs.	Total	7 yrs. and less than 14
Totals	2,547	2,067	3,644	3,086	4,963	3,805	1,815	85	1,235	1,102	19,773	17,044	18,299	14,111	19,464	13,689	8,620	673	2,338	1,933
Adams	1				10	5					100	85			86	70	12	1		
Ashland			19	8			2				124	109	324	282			20		37	12
Barron	3	1	5	3	15		22				136	102	252	200	143		76		7	6
Bayfield	20	16	22	17	29	25	1				178	147	388	292	344	252	73	3		
Brown	108	91	85	71	6						341	335	227	210	107	84	51			
Buffalo	32	32	38	20	222	192	46		10	8	106	91	187	173	195	139	162		75	69
Burnett	7	6	6	3							27	27	80	72	126	94	44			
Calumet					97	89	111	7	70	65	42	39	72	34	313	265	107	8	263	205
Chippewa	25	20	16	16	30	23	6		26	26	232	206	164	138	193	128	96		71	64
Clark	46	39	17	15	104	66	32				453	423	407	239	539	353	372			
Columbia	221	220	16	3	96	6	19	3	18	16	362	354	122	109	745	671	354	18	2	
Crawford	4	4	22	19	6	6	9	1	3	1	90	87	325	205	79	61	55			
Dane—1st District	12	11	25	19	16	15	15		8	8	271	254	413	336	248	182	129		42	39
2nd District	26	24	42	42	50	30	31		68	68	342	304	432	391	343	268	298		89	89
Dodge			68	44	372	303	174		75	43	1,365	1,272	196	165	402	245	61	3	377	269
Door	38	37	32	22							510	443	239	181						
Douglas	4	3	93	90							298	295	329	310						
Dunn			20	18	2	1	5				83	83	262	200	106	85	20	1		
Eau Claire	29	44	20	15	152	122			34		150	108	152	124	85	127				
Florence	10	10	17	10	63	58	32				55	49	100	83	127	90	27	1		
Fond du Lac	33	30	16	13	141	92					562	487	64	43	556	307				
Forest	6	5	25	22	23	18	12				96	88	380	313	198	149	104	1		
Grant	27	27	32	22	170	143	86				530	470	400	309	1,099	871	660			
Green	16	12	12	8	2	2	3				356	256	178	118	291	179	96			
Green Lake	12	3	4		81	72	45	3			180	168	91	68	210	169	98	2		
Iowa	10	10	5	3	85	18	25		8	2	184	144	223	149	414	290	314		74	39

Douglas	377	350	10	7							588	580	20	16						
Dunn	809	721	275	177	104	74	22				805	780	80	50	20	24	12			
Eau Claire	445	407	92	80	35	59					420	375	64	53	15	26				
Florence	57	57	40	36	35	20	2				34	27	7	2	15	11	1			
Fond du Lac	901	800	10	6	130	78					681	554	15	10	52	29				
Forest	104	89	162	128	48	29	27	1			87	61	85	45	19	19	7	1		
Grant	1,198	1,075	121	98	215	122	49				750	664	38	21	110	62	23			
Green	640	558	52	32	49	49	9				324	306	21	9	28	19	4			
Green Lake	393	323	29	20	84	41	9	1	8	7	368	331	23	11	35	34	6	1	28	28
Iowa	696	608	44	28	85	60	15		9	4	506	413	29	19	53	19	10			5
Iron	107	76	19	14	154	88					67	32	8	3	98	47				
Jackson	502	466	118	94							610	540	64	54					4	4
Jefferson	399	563	52	27	117	84	88	1	105	52	1,293	976	46	31	101	39	20	4	28	18
Juneau	588	424	27	25	205	133	39	5	21	13	651	649	17	22	152	83	23		10	7
Kenosha			101	80			5						57	41		2				
Kewaunee	488	423	122	70	35	11	6		26	26	375	310	57	36	18	8	1		23	23
La Crosse	539	512	48	35	20	19	4		11	11	464	366	21	13	14	14			13	13
Lafayette	496	400	94	68	126	76	55				396	331	60	43	66	159	29			
Langlade	423	357	131	94							324	267	59	42						
Lincoln	481	420	37	26							324	294	13	11			1	1		
Manitowoc	820	759	156	113	14	12			69	50	519	432	100	72	4	2	4		86	79
Marathon	2,044	1,982	384	251	251	148	13				2,253	2,186	410	337	301	215				
Marinette	474	457	289	200					20	14	503	440	208	159					18	13
Marquette	299	277	68	53	78	25	16		25	21	272	226	50	39	20	11	4		14	2
Milwaukee	261	264	371	231	15	16					203	188	175	128	6	3				
Monroe	811	714	67	35							851	716	27	27						
Oconto	492	421	255	236	137	102					569	486	203	177	54	38				
Oneida	256	204	53	41			3				97	81	36	28						
Outagamie	904	786	105	77	34	23	19		239	211	794	665	52	27	28	12	5		201	178
Ozaukee	291	246	37	26	92	49	3		60	54	228	177	11	7	57	20	9		702	590
Pepin	300	262	53	34	45	29	9	1	12	10	256	236	23	9	14	7	5		6	4
Pierce	949	721	58	38	211	157	104				857	713	22	20	92	64	39			
Polk	890	799	224	180	117	85	56	3	4	3	684	612	138	117	30	26	11		8	5
Portage	685	577	97	73	33		26				855	669	43	34	14	22				
Price	447	303	152	127	95	40	28	1			317	219	57	22	37	20	3			

LENGTH OF ATTENDANCE, 1912-1913—Continued.

COUNTIES— Exclusive of cities under city superintendents.	NO. OF CHILDREN WHO ATTENDED.																			
	140 to 159 days.									120 to 139 days.										
	Rural schools.		State graded schools.		Grades below high school.		High school.		Private or parochial schools.		Rural schools.		State graded schools.		Grades below high school.		High school.		Private or parochial schools.	
	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	Less than 14 yrs.	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	Less than 14 yrs.	Total	7 yrs. and less than 14
Racine	484	481	151	114	11	10	34	4	5	2	300	263	64	55	5	4	24	1	20	20
Richland	848	740	56	35	147	86	34	.....	67	52	520	459	40	23	74	38	9	.....	31	14
Rock	779	661	102	76	.....	.....	120	63	.....	.....	447	364	28	24	.....	.....	65	27	.....	.....
Rusk	280	209	102	76	71	46	20	.....	.....	.....	259	210	50	32	32	14	.....	.....	.....	.....
St. Croix	660	565	239	157	167	134	59	.....	27	27	662	564	123	84	46	35	14	.....	11	11
Sauk	1,054	929	167	98	16	11	5	5	22	22	769	666	39	29	15	9	10	.....	11	11
Sawyer	106	95	21	22	63	41	13	.....	59	59	104	86	23	19	20	11	4	.....	28	23
Shawano	553	540	337	299	185	107	40	1	.....	.....	705	650	179	139	84	48	14	.....	.....	.....
Sheboygan	616	540	596	368	216	70	.....	.....	.....	.....	537	474	238	203	67	32	.....	.....	.....	.....
Taylor	448	258	112	76	358	233	15	.....	.....	.....	636	594	67	51	147	81	4	.....	.....	.....
Trempealeau	816	695	72	44	155	.....	50	.....	.....	.....	809	674	35	22	50	.....	11	.....	.....	.....
Vernon	838	740	163	140	120	98	44	.....	.....	.....	1,001	907	86	70	65	51	15	8	.....	.....
Vilas	105	89	80	60	34	15	15	1	12	8	58	42	45	36	15	8	3	.....	7	7
Walworth	539	471	51	24	174	136	63	.....	.....	.....	284	233	13	8	52	32	15	.....	.....	.....
Washburn	245	211	36	28	147	56	13	1	.....	.....	228	189	21	12	59	34	5	.....	.....	.....
Washington	463	372	79	57	95	64	14	.....	116	94	391	327	30	22	38	21	4	.....	111	101
Waukesha	662	592	166	127	85	75	28	.....	97	80	416	358	110	84	38	28	10	.....	90	77
Waupaca	940	914	194	151	107	80	16	.....	44	40	813	679	87	57	41	24	4	.....	45	40
Wausara	568	506	98	65	342	257	21	.....	.....	.....	516	419	53	35	104	80	9	.....	.....	.....
Winnebago	573	509	33	17	46	32	29	.....	5	5	374	321	13	8	14	7	9	.....	11	8
Wood	731	654	144	106	35	24	6	.....	.....	.....	612	546	59	41	16	9	1	.....	.....	.....

LENGTH OF ATTENDANCE, 1912-1913 --Continued.

COUNTIES— Exclusive of cities under city superin- tendents.	NUMBER OF CHILDREN WHO ATTENDED.																			
	100 to 119 days.										80 to 99 days.									
	Rural schools.		State graded schools.		Grades below high school.		High school.		Private or parochial school.		Rural schools.		State graded schools.		Grades below high school.		High school.		Private or parochial school.	
	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	Less than 14 yrs.	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	Less than 14 yrs.	Total	7 yrs. and less than 14
Totals	18,863	14,802	2,790	1,859	1,717	865	414	13	806	606	13,456	9,337	2,077	1,222	1,174	561	339	10	429	301
Adams	238	191	24	19	26	18	1		43	20	159	99			20	16	1			
Ashland	129	116	24	19					2	1	76	62	29	15						
Barron	626	464	75	50	10		3				442	331	59	45	15		3		3	3
Bayfield	169	121	37	18	35	19	11				105	62	24	11	21	6	5			
Brown	337	264	138	104	8	3					264	167	93	62	5	1				
Buffalo	273	211	32	18	37	8	8		10	10	252	95	18	7	20	3	2			
Burnett	167	138	29	21			4				118	95	15	13			3			
Calumet	30	56	11		4	7	4		27	26	15	20	11		10	2	5		6	4
Chippewa	393	306	44	22	49	26	5		9	7	263	101	30	18	13	6	6		7	7
Clark	347	359	64	43	92	61	24				251	185	33	25	61	43	20			
Columbia	165	48	33	19	49	35	21				158	150	24	9	47	20	11			
Crawford	288	215	63	59	13	8	1				263	152	36	20	11	4	1			
Dane—1st District	336	304	30	23	17	9	5		9	8	263	208	23	7	18	8	4		3	3
2nd District	240	205	45	16	16	8	4		29	15	224	163	35	16	17	7	7		26	17
Dodge	420	381	36	30	33	27	8		160	108	162	104	26	18	30	21	7		25	12
Door	246	171	49	36							187	100	39	29						

Manitowoc	289	167	47	32	6	4	.....	.....	44	19	201	120	42	22	9	6	3	.....	22	9
Marathon	236	212	28	18	41	18	.....	.....	.....	.....	117	94	12	10	24	8	.....	.....	.....	.....
Marinette	363	286	114	71	.....	.....	.....	.....	9	8	297	238	88	59	.....	.....	.....	.....	12	9
Marquette	186	129	23	12	6	4	3	.....	3	.....	176	127	28	11	12	1	1	.....	15	6
Milwaukee	132	113	161	98	7	3	.....	.....	.....	.....	111	91	126	72	3	2	.....	.....	.....	.....
Monroe	535	420	20	12	.....	.....	.....	.....	.....	.....	326	296	13	8	.....	.....	.....	.....	.....	.....
Oconto	485	421	108	89	59	29	.....	.....	.....	.....	333	273	104	73	29	24	.....	.....	.....	.....
Oneida	80	64	23	20	.....	.....	.....	.....	1	.....	68	54	24	14	.....	.....	.....	.....	.....	.....
Outagamie	376	274	20	12	13	2	4	.....	88	69	233	143	23	13	4	1	7	.....	60	46
Ozaukee	128	84	6	2	26	5	2	.....	34	24	110	66	4	3	27	7	1	.....	21	11
Pepin	125	96	20	11	5	5	5	.....	4	4	94	65	9	3	11	8	4	.....	3	3
Pierce	281	229	14	6	46	30	25	.....	.....	.....	164	96	11	4	62	39	15	.....	.....	.....
Polk	483	396	94	60	22	13	10	.....	4	2	321	255	73	47	16	11	9	.....	1	.....
Portage	586	425	28	19	13	.....	.....	.....	.....	.....	465	364	36	25	15	.....	21	.....	.....	.....
Price	279	269	38	27	35	15	4	.....	.....	.....	183	69	34	26	10	1	2	.....	.....	.....
Racine	107	65	44	34	5	4	24	.....	16	15	104	58	47	30	3	2	2	.....	2	2
Richland	355	281	18	6	46	21	4	.....	21	12	285	188	15	7	36	16	8	.....	32	13
Rock	224	157	17	10	.....	.....	.....	.....	54	11	146	84	6	4	.....	.....	36	10	.....	.....
Rusk	190	145	50	31	32	17	3	.....	.....	.....	172	120	18	10	7	4	1	.....	.....	.....
St. Croix	369	256	63	43	28	17	10	.....	6	6	273	202	35	17	17	11	9	.....	3	3
Sauk	302	213	34	21	5	3	3	.....	26	26	264	156	24	10	10	3	.....	.....	13	13
Sawyer	97	63	22	4	20	4	2	.....	22	22	38	62	6	6	4	1	2	.....	.....	.....
Shawano	558	556	95	67	51	19	5	.....	.....	.....	407	300	95	64	29	6	2	.....	.....	.....
Sheboygan	257	14	36	16	64	2	.....	.....	.....	.....	178	12	23	6	8	.....	.....	.....	.....	.....
Taylor	120	110	44	35	24	21	1	.....	.....	.....	34	20	27	19	34	14	4	.....	.....	.....
Trempealeau	466	368	25	13	27	.....	.....	.....	.....	.....	262	167	10	8	35	.....	4	.....	.....	.....
Vernon	645	526	55	46	30	30	5	.....	.....	.....	462	359	45	30	20	15	5	.....	.....	.....
Vilas	41	30	46	35	8	.....	.....	.....	.....	.....	21	15	32	21	7	2	5	.....	1	1
Walworth	131	76	12	3	33	14	17	.....	.....	.....	71	32	5	2	24	13	8	.....	.....	.....
Washburn	143	99	10	6	51	22	4	.....	.....	.....	104	79	15	11	31	17	5	.....	.....	.....
Washington	213	154	26	15	26	14	6	.....	85	74	186	115	27	10	17	8	8	.....	64	49
Waukesha	259	196	80	59	29	15	3	.....	.....	.....	180	112	50	36	15	6	4	.....	.....	.....
Waupaca	289	301	75	36	32	20	3	.....	4	2	256	146	28	13	14	8	7	.....	3	3
Waushara	362	264	48	36	63	50	1	.....	.....	.....	238	146	40	18	53	31	.....	.....	.....	.....
Winnebago	181	133	10	7	9	6	17	.....	5	5	134	99	7	3	11	6	14	.....	2	2
Wood	340	273	47	35	9	4	.....	.....	.....	.....	254	212	49	30	8	4	.....	.....	.....	.....

LENGTH OF ATTENDANCE, 1912-1913—Continued.

COUNTIES— Exclusive of cities under city superin- tendents.	NUMBER OF CHILDREN WHO ATTENDED.																			
	60 to 79 days.										40 to 59 days.									
	Rural schools.		State graded schools.		Grades below high school.		High school.		Private or parochial school.		Rural schools.		State graded schools.		Grades below high school.		High school.		Private or parochial schools.	
	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	Less than 14 yrs.	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	Less than 14 yrs.	Total	7 yrs. and less than 14
Totals	10,463	6,673	1,726	958	1,075	531	248	17	394	301	10,181	5,925	1,881	926	1,413	606	264	16	322	228
Adams	141	69			9	9					158	57			10	4				
Ashland	70	43	14	8							68	32	17	12			1			
Barron	365	273	56	48	5		2		2	1	280	210	50	39	13				5	5
Bayfield	100	60	24	13	37	25	4				70	36	24	12	40	18		8		
Brown	225	133	85	48	8	6					239	132	70	31	7	5				
Buffalo	80	63	7	3	22	5	1				60	85	16	8	7			3		
Burnett	91	80	16	12			5				122	85	12	8				2		
Calumet	17	2	3		13	1	1		7	2	7	3	4	1	13			1		5
Chippewa	191	45	22	19	7	6	6		4	4	155	89	24	23	13	5		7		9
Clark	269	157	29	18	59	35	2				212	115	33	27	61	40		8		
Columbia	68	48	20	8	39	15	5				75	10	24	7	37	23		10		
Crawford	223	162	30	19	8	4	3				189	87	44	32	12	8				
Dane—1st District.....	166	122	14	3	2	2	1		4	2	127	90	18	5	4	4		1		5
2nd District.....	220	145	31	14	11	1	4		35	35	232	131	47	8	31	11		3		22
Dodge	219	198	37	30	27	21	2		3	3	311	206	41	19	63	44		5		1
Door	142	61	33	17							125	42	38	11						

Douglas	24	20	7	3						23	20	9	6							
Dunn	208	193	26	12	18	16				271	170	42	14	8	8					
Eau Claire	69	87	14	7	15	13				126	66	36	8	13	19					
Florence	15	11	5	3	14	6				22	21	3	2	8	1	2				
Fond du Lac	267	115	5	2	24	14				245	96	5	2	59	24					
Forest	43	31	19	7	16	10				44	37	47	21	14	6	5				
Grant	256	157	31	10	28	5	10			212	129	25	4	45	1	10				
Green	190	125	11	4	9	3	4			208	137	6		11	3	3				
Green Lake	74	35	10	4	32	3				100	41	10	4	34	2	2				
Iowa	204	133	6		35	19	13		3	2	198	123	9	3	45	19	7		2	
Iron	15	10	3		38	16				18	10	4	1	47	17					
Jackson	140	91	23	12					2	2	160	93	23	14					21	20
Jefferson	30	8							25	12	20								34	14
Juneau	133	117	17	10	41	21	8		10	8	93	130	11	6	59	30	8		2	
Kenosha			20	13									37	17			1			
Kewaunee	121	43	13	2	3	3			9	8	106	23	18	7	3	3	3		9	5
La Crosse	102	46	10	9	6	2	2		3	3	81	38	10	10	5	4	2		3	3
Lafayette	167	107	11	3	31	23	14				175	98	24	12	40	28	7			
Langlade	89	41	25	7							79	34	14	6						
Lincoln	74	54	11	4							69	41	21	9			2			
Manitowoc	228	111	32	12	8	4	3		13	11	152	77	40	16	7				28	20
Marathon	58	42	11	8	16	3					76	60	4	3	12	2				
Marinette	187	150	79	44					14	8	155	116	86	41					9	7
Marquette	125	57	14	4	4	1	1		59	40	118	56	20	4	16	1	1		11	7
Milwaukee	100	82	149	79	1	1					105	95	143	71	3	2				
Monroe	265	200	14	14							218	106	14	5						
Oconto	246	179	67	36	37	20					214	151	58	35	53	23				
Oneida	63	44	7	5							104	61	32	28						
Outagamie	200	111	17	4	7		6		40	32	177	82	18	7	7		4		41	35
Ozaukee	86	36	6		31	2	2		8	5	102	54	3	1	59	14	4		14	9
Pepin	73	46	8	3	10	7	6	1	1	1	67	26	5	2	14	6	4		1	1
Pierce	140	58	9	4	31	26	14				156	58	14	6	43	30	14			
Polk	271	187	62	34	18	15	4		8	7	232	149	42	17	24	14	6			
Portage	395	360	25	12	16						394	295	33	16	9		14			
Price	122	91	28	19	8	6	2				96	46	30	21	7	2	4			

LENGTH OF ATTENDANCE, 1912-1913—Continued.

COUNTIES— Exclusive of cities under city superin- tendents.	NUMBER OF CHILDREN WHO ATTENDED.																			
	60 to 79 days.										40 to 59 days.									
	Rural schools.		State graded schools.		Grades below high school.		High school.		Private or parochial school.		Rural schools.		State graded schools.		Grades below high school.		High school.		Private or parochial school.	
	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	Less than 14 yrs.	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	7 yrs. and less than 14	Total	Less than 14 yrs.	Total	7 yrs. and less than 14
Racine	82	39	49	29	1	.....	6	.....	3	3	96	44	37	21	8	.....	4	.....	3	3
Richland	239	131	14	10	32	14	9	.....	51	37	249	144	2	1	51	15	8	.....	8	2
Rock	104	54	8	5	.....	.....	43	16	.....	.....	135	53	16	10	.....	.....	40	16	.....	.....
Rusk	100	59	22	18	9	6	1	.....	.....	.....	96	62	25	16	11	5	2	.....	.....	.....
St. Croix	187	122	27	17	13	9	13	.....	2	2	161	93	28	13	26	20	17	.....	7	1
Sauk	175	94	20	13	3	2	.....	.....	11	7	247	116	25	4	7	.....	1	.....	27	23
Sawyer	39	39	15	14	5	1	2	.....	3	3	38	35	8	19	19	6	3	.....	2	2
Shawano	305	227	79	40	30	17	1	.....	.....	.....	295	258	92	39	33	9	.....	.....	.....	.....
Sheboygan	112	.....	21	2	2	3	.....	.....	.....	.....	194	2	6	3	6	2	.....	.....	.....	.....
Taylor	22	15	25	27	27	14	2	.....	.....	.....	9	3	18	12	24	11	3	.....	.....	.....
Trempealeau	211	129	17	7	26	.....	3	.....	.....	.....	160	82	11	4	21	.....	4	.....	.....	.....
Vernon	337	210	35	22	20	11	5	.....	.....	.....	298	161	32	12	20	16	3	.....	.....	.....
Vilas	22	14	16	9	3	3	.....	.....	.....	.....	19	12	10	7	8	.....	2	.....	.....	.....
Walworth	69	25	9	4	25	7	8	.....	.....	.....	93	23	13	1	39	8	6	.....	.....	.....
Washburn	86	55	14	10	30	20	2	.....	.....	.....	66	59	13	14	38	17	2	.....	.....	.....
Washington	179	108	13	4	32	11	2	.....	56	48	162	72	21	10	23	13	4	.....	50	44
Waukesha	163	96	32	22	19	13	5	.....	.....	.....	133	68	44	18	38	12	3	.....	.....	.....
Waupaca	197	140	25	17	10	6	5	.....	3	3	190	99	49	29	14	11	5	.....	3	.....
Waushara	174	97	27	15	32	21	7	.....	.....	.....	191	101	36	8	50	31	2	.....	.....	.....
Winnebago	115	64	3	1	5	2	9	.....	15	12	118	73	4	2	12	6	3	.....	.....	.....
Wood	178	116	39	22	8	2	.....	.....	.....	.....	185	126	33	21	9	3	.....	.....	.....	.....

LENGTH OF ATTENDANCE, 1912-1913—Continued.

COUNTIES— Exclusive of cities under city superin- tendents.	NO. OF CHILDREN WHO ATTENDED.																			Total.	No. between 7 and 14 that attended 120 days in towns and villages and 160 days in cities.	
	20 to 39 days.										19 days or less.											
	Rural schools.		State graded schools.		Grades below high school.		High school.		Private or parochial school.		Rural schools.		State graded schools.		Grades below high school.		High school.		Private or parochial school.			
	Total	7 years and less than 14.	Total	7 years and less than 14	Total	7 years and less than 14	Total	Less than 14 yrs.	Total	7 years and less than 14	Total	7 years and less than 14	Total	7 years and less than 14	Total	7 years and less than 14	Total	Less than 14 yrs.	Total			7 years and less than 14
Towns	9,793	4,963	2,206	911	1,318	511	203	9	380	275	6,885	2,947	1,340	605	847	379	185	10	110	71	277,422	87,310
Adams	124	49	.....	.....	14	6	.....	.....	.....	.....	63	24	.....	.....	6	2	1	.....	.....	.....	2,116	.....
Ashland	46	18	27	20	.....	.....	.....	.....	.....	.....	72	15	25	16	.....	.....	.....	.....	.....	.....	1,693	1,060
Barron	289	216	58	47	6	.....	1	.....	15	15	267	201	34	24	5	.....	.....	.....	16	16	6,391	2,421
Bayfield	80	40	24	6	53	24	5	.....	.....	.....	67	31	27	7	41	21	10	.....	.....	.....	3,161	1,524
Brown	250	123	102	42	11	2	.....	.....	.....	.....	225	78	84	36	11	8	.....	.....	.....	.....	4,425	1,951
Buffalo	91	58	23	3	7	2	1	.....	.....	.....	91	25	14	1	7	2	.....	.....	.....	.....	3,621	.....
Burnett	89	40	16	10	.....	.....	1	.....	.....	.....	73	31	8	7	.....	.....	1	.....	.....	.....	2,106	.....
Calumet	6	1	.....	.....	12	3	2	.....	5	.....	16	2	6	1	10	1	2	.....	.....	.....	2,485	.....
Chippewa	194	12	37	14	5	4	2	.....	10	.....	170	95	29	23	6	5	1	.....	1	1	4,276	2,386
Clark	247	124	56	28	62	37	14	.....	.....	.....	169	81	36	20	55	30	2	.....	.....	.....	7,174	3,376
Columbia	48	30	25	6	60	20	6	.....	.....	.....	36	24	10	1	46	37	12	.....	.....	.....	5,554	.....
Crawford	213	82	30	20	10	4	1	.....	.....	.....	129	39	16	8	10	4	1	.....	.....	.....	3,691	1,082
Dane—1st District.....	153	65	18	2	7	2	1	.....	1	.....	56	26	8	3	.....	.....	2	.....	1	.....	4,079	2,275
2nd District.....	225	117	44	6	18	8	3	.....	76	36	110	68	33	1	4	4	8	.....	10	.....	4,424	.....
Dodge	274	201	33	14	25	18	4	.....	1	1	114	87	14	10	23	10	6	.....	.....	.....	6,428	3,540
Door	164	63	47	6	.....	.....	.....	.....	.....	.....	109	43	30	11	.....	.....	.....	.....	.....	.....	3,293	.....

LENGTH OF ATTENDANCE, 1912-1913—Concluded.

COUNTIES— Exclusive of cities under city superin- tendents.	NO. OF CHILDREN WHO ATTENDED.																Total.	No. between 7 and 14 that attended 120 days in towns and villages and 160 days in cities.								
	20 to 39 days.								19 days or less.																	
	Rural schools.		State graded schools.		Grades below high school.		High school.		Private or parochial school.		Rural schools.		State graded schools.		Grades below high schools.				High school.		Private or parochial school.					
	Total	7 years and less than 14	Total	7 years and less than 14	Total	7 years and less than 14	Total	Less than 14 yrs.	Total	7 years and less than 14	Total	7 years and less than 14	Total	7 years and less than 14	Total	7 years and less than 14			Total	Less than 14 yrs.	Total	7 years and less than 14				
Douglas	9	4	7	2	.....	.....	.....	.....	.....	8	3	3	1	.....	.....	.....	.....	.....	.....	.....	.....	1,936	1,623		
Dunn	327	183	35	9	22	5	.....	.....	.....	207	116	21	12	19	9	.....	.....	.....	.....	.....	.....	.....	4,815	.....	
Eau Claire	129	82	30	10	8	10	.....	.....	.....	102	50	13	3	2	5	.....	.....	.....	.....	.....	.....	.....	2,806	.....	
Florence	19	17	4	2	11	.....	1	.....	.....	10	3	2	2	4	.....	5	.....	.....	.....	.....	.....	.....	807	454	
Fond du Lac.....	298	110	4	2	54	29	.....	.....	.....	187	51	1	1	32	13	.....	.....	.....	.....	.....	.....	.....	5,087	.....	
Forest	59	33	36	20	30	8	7	.....	.....	46	31	29	7	8	3	4	.....	.....	.....	.....	.....	.....	.....	2,028	403
Grant	167	86	14	.....	31	.....	3	.....	.....	78	29	.....	.....	9	.....	12	.....	.....	.....	.....	.....	.....	.....	7,389	.....
Green	201	89	5	.....	8	3	2	.....	.....	88	36	5	.....	10	2	.....	.....	.....	.....	.....	.....	.....	.....	3,414	.....
Green Lake	90	35	9	3	10	5	.....	.....	.....	53	15	5	1	19	3	.....	.....	.....	.....	.....	.....	.....	.....	2,468	1,279
Iowa	224	124	11	3	30	10	1	.....	1	.....	144	71	2	1	22	9	2	.....	.....	.....	.....	.....	.....	4,267	1,761
Iron	47	19	2	.....	69	24	.....	.....	.....	12	5	10	2	59	25	.....	.....	.....	.....	.....	.....	.....	.....	2,033	.....
Jackson	120	71	19	7	.....	.....	.....	.....	4	2	105	45	12	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,903	.....
Jefferson	10	12	4,151	2,611
Juneau	13	28	14	5	64	24	6	.....	19	15	48	48	8	2	25	15	6	.....	.....	3	3	.....	.....	4,438	.....
Kenosha	43	9	2	18	6	1,091
Kewaunee	159	22	29	2	4	4	2	16	16	116	17	20	12	2	2	20	11	3,575	1,809
La Crosse	59	22	10	2	9	6	2	2	23	10	7	6	5	2	2	2	2,362	1,325
Lafayette	96	53	2	4	20	4	55	25	4	10	4,334	2,103
Langlade	74	17	26	3	64	18	16	2,291	1,346
Lincoln	73	48	12	7	1	66	29	1	1	2	1,731

Manitowoc	214	57	53	21	8			2		32	32	153	54	31	6	6							2	2	4,915		
Marathon	82	46	4		5							36	26	3											8,065	6,341	
Marinette	160	95	101	46						12	9	130	63	76	37									3	1	4,348	
Marquette	101	18	29	10	12	1	1			37	25	85	28	29	8									5	5	2,519	1,076
Milwaukee	105	70	156	90	6	2						44	26	159	101	2	2									5,362	
Monroe	279	230	89	10								188	31	9	3											3,997	1,705
Oconto	246	145	103	77	38	4						164	87	64	37	35	5									5,158	
Oneida	32	22	27	10								45	25	14	8											1,320	829
Outagamie	176	51	6	1	5		4			51	40	102	30	2		1		1						8	3	4,464	2,633
Ozaukee	67	22	2		46	7		3		10	3	42	15	1		14	4	1						13	5	2,601	1,304
Pepin	85	33	1		9	5						22	6	1		2	3	2								1,727	
Pierce	192	88	35	7	36	13	4					50	10	9	8	11	5	2								4,794	2,263
Polk	205	128	62	27	26	15	2			1		162	64	22	10	12	8	1								5,592	2,734
Portage	226	211	40	18	11			12				313	147	15	4	4		1								5,067	2,178
Price	69	33	35	24	3	3	1					78	39	7	7	21	7	12	1							3,390	2,239
Racine	91	50	57	27	4	3				1	1	75	33	34	18	2	1									2,233	
Richland	233	98	8	2	50	23	8					142	68	10	7	22	10	9								4,691	2,055
Rock	171	76	26	12			41	9				123	66	19	11			33	9							5,002	2,908
Rusk	84	43	26	13	8	5						87	30	10	4	7	3	2								2,520	
St. Croix	165	77	29	5	33	12	22					66	40	11	4	13	6	12						3	3	4,927	2,144
Sauk	162	70	28	9	3		1			11	4	79	30	12	4	1								3	2	4,623	2,497
Sawyer	38	33	13	3	10	2	1					20		1	2	12	4	3								1,223	150
Shawano	273	150	139	43	25	8						267	88	75	23	38	11	2								6,615	
Sheboygan	47	3	5	1	9							89		2		4	1									5,629	3,086
Taylor	8	2	8	7	46	28	6					3		14	5	16	10									3,490	
Trempealeau	162	82	19	6	21		1					157	65	15	4	26										4,969	1,664
Vernon	334	181	53	20	33	19	2					249	98	22	10	23	16	2								6,076	769
Vilas	9	7	28	10	2	1	1					15	9	23	13			1								1,194	
Walworth	87	16	2		40	5	3					43	2	6	2	32	1	3								4,387	2,047
Washburn	75	46	20	5	54	19	2					75	46	4	2	20	8									2,356	
Washington	141	47	26	13	21	9	1			53	53	99	32	12	4	31	30	7						8	6	3,664	1,600
Waukesha	113	51	26	18	18	4	4					56	23	1		2	1	3								4,569	2,609
Waupaca	227	120	45	19	22	13	7					150	69	27	15	10	3									5,884	2,974
Waushara	196	97	34	16	54	26	1					93	36	10	2	34	24									4,124	1,199
Winnebago	115	89	7	3	8	2	3			22	16	94	34	10	1											3,038	1,672
Wood	176	94	59	28	8	4						118	55	33	16	6										4,051	2,290

SUPERINTENDENTS AND ASSISTANTS, TEACHERS'

COUNTIES— Exclusive of cities under city superintendents.	Salary of county super- intend- ent.	Salary of deputy, if any.	Salary of clerk, if any.	Amo'n'ts paid for printing, postage and station- ery.	Amount allowed and paid for trav- eling ex- penses.	No. of visits made by county superintendent.		Teach- ers' meet- ings.	
						No. held.	Total No. of days these meetings were held.	No. held.	Total No. of days these meetings were held.
Totals.....	\$77,940 00	\$2,550 00	\$7,485 00	\$12,706 15	\$14,585 07	12,439	256	292	
Adams	900 00			145 00	160 00	98	3	3	
Ashland	950 00			200 00	200 00	220	2	3	
Barron	1,100 00		420 00	200 00		150	3	3	
Bayfield	900 00	600 00		200 00	250 00	138	3	3	
Brown	1,000 00			200 00		173	15	15	
Buffalo	1,000 00			200 00	200 00	151	1	2	
Burnett	1,000 00			219 75	250 00	15	15	15	
Calumet	1,100 00					130	4	6	
Chippewa	1,000 00		420 00	200 00	250 00	200	1	1	
Clark	1,200 00		360 00			300	16	16	
Columbia	1,350 00		180 00	350 00	150 00	210	12	14	
Crawford	1,000 00			200 00		142			
Dane—1st Dist.	900 00			200 00	200 00	175	3	3	
Dane—2nd Dist.	900 00		100 00	200 00	200 00				
Dodge	1,400 00				200 00	162	1	2	
Door	1,100 00			300 00	300 00	140	8	8	
Douglas	1,200 00			314 19	277 88	145	3	3	
Dunn	1,000 00		400 00	359 47	265 55	8	9	9	
Eau Claire	900 00		50 00	225 00	225 00	162	2	1	
Florence	240 00			100 00	21 44	35	1	1	
Fond du Lac.....	1,050 00		300 00	225 00	200 00	210	2	2	
Forest	750 00					27			
Grant	1,500 00		600 00	375 00	400 00	321			
Green	1,200 00		300 00	200 00		120			
Green Lake	1,200 00			200 00	250 00	175	3	5	
Iowa	1,050 00			200 00	250 00	196	3	4	
Iron	500 00			100 00	100 00	50	5	5	
Jackson	1,000 00			200 00	200 00	140	5	6	
Jefferson	1,200 00			200 00	200 00	216	11	15	
Juneau	1,200 00					206			
Kenosha	1,200 00			250 00	200 00	190	6	6	
Kewaunee	900 00					115	1	1	
La Crosse	1,300 00			137 36	191 68	125	1	2	
Lafayette	1,000 00			300 00	200 00	198	4	6	
Langlade	1,000 00		270 00	200 00	250 00	155	1	1	
Lincoln	1,200 00			200 00	325 00	204	8	8	
Manitowoc	1,500 00		350 00	260 00	238 23	206	14	15	
Marathon	2,000 00	600 00				235			
Marinette	1,200 00		740 00			160	6	6	
Marquette	1,000 00			200 00	250 00	186			
Milwaukee	1,500 00			500 00	500 00				
Monroe	1,000 00		16	200 00	250 00	177	4	4	
Oconto	1,350 00		300 00		250 00	205	14	14	
Oneida	1,000 00				175 00	116	4	6	
Outagamie	1,200 00		360 00		304 00	198	6	7	

INSTITUTES, GRADED SCHOOLS, ETC., 1912-1913.

Teachers' institutes.				No. of state graded schools.		Graded schools with							No. of rural schools.		No. of free high schools.	Kinder-gartens.		
No. held.	Total No. of days held.	Attendance.		First class.	Second class.	Two departments.	Three departments.	Four departments.	Five departments.	Six departments.	Seven to nine departments.	Ten or more departments.	First class.	Second class.		No. of.	No. of teachers.	No. of children enrolled.
		Men.	Women.															
183	305	725	6,285	187	336	333	97	61	26	17	29	12	5,124	1,220	246	89	92	3,322
1	2	1	82	...	..	...	...	...	...	...	...	...	77	9	1	...	...	...
1	2	10	66	3	2	2	1	...	...	...	2	...	43	8	1	...	...	...
2	4	8	72	4	7	6	2	3	...	...	...	...	116	14	4	...	...	...
1	1	3	25	5	3	3	2	1	1	1	...	...	51	13	2	1	2	71
3	5	8	80	1	14	14	1	...	...	...	...	...	66	5	1	2	2	41
1	5	8	37	...	6	7	...	...	2	...	1	...	75	6	4	1	1	37
2	4	...	...	...	7	7	...	...	...	...	...	...	57	17	1	...	...	...
2	3	5	58	1	1	1	1	1	...	...	...	...	51	9	4	...	...	...
1	1	3	60	2	5	5	2	...	...	...	...	...	125	3	3	1	1	30
3	9	40	180	3	7	7	...	2	1	...	...	...	114	19	8	2	2	108
1	3	9	79	1	5	...	...	...	...	...	...	...	121	9	8	...	...	...
2	4	9	120	2	7	...	...	2	...	...	...	...	67	26	2	1	1	41
2	3	1	123	5	6	6	5	...	...	...	...	...	93	18	3	1	1	25
...	...	...	...	3	6	6	...	2	...	...	...	...	...	...	7	1	1	22
1	2	...	...	2	5	5	1	1	...	...	...	...	116	63	5	4	4	...
1	2	14	66	1	8	8	1	...	...	...	...	...	52	5	...	...	...	...
3	3	7	101	3	4	4	3	...	...	...	...	...	50	36	...	...	...	...
1	2	...	...	4	5	5	1	3	...	...	...	...	123	11	2	...	...	...
2	2	3	115	2	3	3	...	...	...	...	...	...	68	9	2	...	...	...
...	...	...	...	1	1	1	...	4	...	...	...	...	10	2	1	1	1	45
4	6	12	180	1	1	...	...	...	...	...	...	...	80	77	5	...	...	...
1	1	18	32	4	...	3	...	1	1	1	1	...	9	13	4	1	1	49
6	6	31	321	5	5	5	3	2	...	...	...	...	134	65	14	2	2	70
2	2	9	76	1	2	3	...	...	...	1	...	...	110	10	3	3	3	67
4	8	6	80	...	3	3	...	...	...	...	...	...	55	10	3	1	1	56
1	2	5	87	3	...	...	2	1	2	6	2	...	87	33	8	1	1	45
1	2	7	58	1	...	2	2	3	...	...	1	...	13	12	2	1	1	63
1	2	3	77	3	5	5	3	1	...	...	1	...	67	24	5	...	...	...
2	7	16	98	1	3	3	1	...	...	...	...	...	64	57	7	2	1	...
2	12	8	239	...	3	3	...	1	...	1	2	2	84	19	6	2	2	60
5	5	2	78	1	8	8	1	...	...	...	...	...	45	10	1	...	...	...
2	4	...	...	...	8	8	...	...	...	...	...	...	40	9	2	2	2	...
3	3	16	154	1	3	3	1	...	...	...	...	...	59	6	3	...	...	...
3	5	20	116	4	2	2	3	1	...	...	...	...	88	27	8	1	1	36
1	5	1	66	3	5	5	...	...	...	...	...	...	66	7	...	...	...	...
2	4	3	105	...	4	4	...	...	...	...	...	...	65	4	1	...	...	...
1	2	27	100	2	10	10	1	1	...	...	...	...	84	12	1	1	1	...
1	5	20	112	4	8	8	2	1	...	...	1	...	161	25	5	3	3	132
...	...	...	...	8	4	4	2	2	1	...	...	1	...	...	...	5	5	361
3	3	7	91	4	2	2	2	2	...	...	...	...	49	7	3	3	2	66
3	1	...	...	9	9	9	1	3	...	...	1	4	...	...	1	10	9	386
1	10	2	128	1	3	6	...	...	...	...	...	...	...	...	2	6	2	76
4	6	40	196	2	12	12	...	1	1	...	...	...	57	15	2	1	1	...
2	4	...	...	4	...	2	...	2	...	...	...	...	17	33	1	...	...	...
...	...	...	...	2	4	4	...	2	...	...	...	...	115	2	4	...	...	...

SUPERINTENDENTS AND ASSISTANTS. TEACHERS'

COUNTIES— Exclusive of cities under city superintendents.	Salary of county super- inten- dent.	Salary of deputy, if any.	Salary of clerk, if any.	Amount paid for printing, postage and station- ery.	Amount allowed and paid for trav- eling ex- penses.	No. of visits made by county superintendent.	Teach- ers' meet- ings.	
							No. held.	Total No. of days these meetings were held.
Ozaukee	\$900 00					129	2	2
Pepin	600 00			\$123 28	\$113 94	100		
Pierce	1,000 00			200 00	200 00	239		
Polk	1,000 00		\$300 00	325 00	300 00	151	1	1
Portage	900 00			250 00	250 00	554	6	7
Price	900 00			100 00	200 00	217	3	3
Racine	1,200 00			200 00	250 00	172	3	3
Richland	1,000 00		350 00		200 00	163		
Rock	1,800 00	\$600 00		200 00	250 00	264	3	3
Rusk	1,000 00		25 00	125 00	200 00	155	3	3
St. Croix	1,100 00		350 00	200 00	250 00	229		
Sauk	1,200 00	500 00		350 00	425 00	291	6	8
Sawyer	700 00			125 00	228 00	113	2	2
Shawano	1,300 00			200 00	250 00	188	6	6
Sheboygan	1,200 00		300 00	200 00	350 00	267	4	4
Taylor	1,200 00		300 00		360 00	150		3
Trempealeau	900 00			250 00	250 00	142	4	7
Vernon	1,200 00		200 00		300 00	198	1	1
Vilas	600 00			200 00	200 00	184		
Walworth	1,000 00	250 00		200 00	200 00	280		
Washburn	1,000 00			200 00	250 00	111		
Washington	1,200 00		100 00	200 00	250 00	236	1	2
Waukesha	1,200 00			200 00	200 00	225		
Waupaca	1,500 00			225 00	360 00	255	6	10
Waushara	900 00		50 00	150 00	250 00	160		
Winnebago	1,100 00		400 00	200 00	300 00	239	6	6
Wood	1,200 00			197 10	314 35	185		

INSTITUTES, GRADED SCHOOLS, ETC., 1912-1913—Concluded.

Teachers' institutes.			No. of state graded schools.		Graded schools with							No. of rural schools.		No. of free high schools.	Kindergartens.		
No. held.	Total No. of days held.		First class.	Second class.	Two departments.	Three departments.	Four departments.	Five departments.	Six departments.	Seven to nine departments.	Ten or more departments.	First class.	Second class.		No. of.	No. of teachers.	No. of children enrolled.
	Men.	Women.												Attendance.			
2	4	36	100	1	2	3	1	.....	.....	.....	3	.....	35	27	3	3	160
2	1	3	40	1	1	1	2	.....	.....	.....	.....	.....	34	2	2	.....	.....
7	7	35	125	1	4	4	4	.....	.....	.....	.....	.....	95	6	6	.....	.....
4	8	22	201	4	10	10	1	1	2	.....	.....	.....	92	8	8	.....	.....
6	7	5	90	3	3	3	3	.....	.....	.....	.....	.....	125	2	2	.....	.....
2	6	7	68	5	1	1	4	1	.....	.....	.....	.....	62	14	3	1	84
1	2	.....	.....	4	5	5	3	.....	1	.....	.....	.....	56	7	2	1	44
8	10	28	125	2	3	3	2	.....	.....	.....	.....	.....	65	50	4	3	157
1	10	4	55	4	4	4	2	1	1	.....	.....	.....	108	50	5	5	229
2	5	29	167	5	1	1	2	2	1	.....	.....	.....	68	1	3	.....	.....
7	7	9	188	4	8	8	4	.....	.....	.....	.....	.....	93	17	5	1	50
.....	.....	.....	.....	5	5	5	2	.....	.....	.....	.....	.....	111	36	3	.....	.....
1	2	5	45	1	3	3	.....	1	.....	.....	.....	.....	29	12	1	1	74
6	6	35	160	4	12	12	2	1	1	2	7	1	80	20	5	2	85
4	6	.....	.....	4	18	18	3	2	1	.....	.....	.....	72	15	4	1	.....
3	3	.....	40	1	5	5	3	.....	.....	.....	.....	.....	.....	.....	3	2	.....
.....	.....	.....	.....	3	1	1	.....	2	1	.....	.....	.....	100	5	6	.....	.....
5	8	10	181	3	7	7	2	1	.....	.....	.....	.....	133	8	4	.....	.....
2	6	.....	.....	2	3	3	.....	1	1	1	.....	.....	11	12	2	1	30
5	7	13	204	2	5	.....	.....	1	3	1	1	1	87	16	7	3	96
2	4	5	45	2	1	1	1	.....	1	.....	.....	.....	55	15	2	.....	.....
.....	.....	.....	.....	1	6	6	1	1	.....	.....	.....	.....	57	30	3	2	152
1	5	5	106	4	9	9	4	.....	.....	.....	.....	.....	79	20	4	1	25
.....	.....	.....	.....	6	4	4	4	.....	2	.....	.....	.....	89	33	5	3	83
23	23	84	460	2	4	4	2	.....	.....	.....	.....	.....	69	27	5	.....	.....
.....	.....	.....	.....	1	2	2	1	.....	.....	.....	.....	.....	73	18	2	.....	.....
4	6	12	227	5	3	3	3	.....	1	.....	1	.....	88	8	1	3	166

FINANCIAL STATEMENT OF RECEIPTS—

COUNTIES— Exclusive of cities under city superintendents	Money on hand June 30, 1912.	From money borrowed.	From sale of bonds.	From sale of school property	From state school apportion- ment.	From taxes levied by county supervis- ors.
Totals	\$1,423,529 92	\$330,229 43	\$6,369 46	\$10,538 28	\$795,633 36	\$823,815 83
Adams	\$10,915 47	\$1,571 37	.....	\$73 66	\$7,266 43	\$7,483 40
Ashland	10,990 52	.....	.....	3 00	4,010 13	2,917 69
Barron	34,475 22	14,315 40	.....	456 25	17,200 22	19,957 88
Bayfield	16,633 98	2,910 72	.....	7 10	5,229 05	4,845 71
Brown	21,299 82	12,775 69	.....	71 29	15,700 96	16,406 47
Buffalo	13,224 03	60 00	.....	7 10	10,163 79	11,013 39
Burnett	13,237 10	3,738 62	\$578 55	65 67	6,186 79	7,151 17
Calumet	15,782 40	4,260 00	.....	33 55	10,675 06	10,905 22
Chippewa	29,496 77	5,368 24	6 34	384 08	14,327 20	14,806 30
Clark	39,819 87	9,698 85	1,710 00	302 48	20,092 22	20,363 94
Columbia	16,291 17	2,550 25	.....	135 50	12,533 13	12,532 26
Crawford	9,428 97	2,611 83	.....	23 50	8,622 37	8,814 73
Dane—1st Dist.	22,551 11	4,028 89	.....	188 80	13,933 50	14,504 53
Dane—2nd Dist.	18,474 58	2,792 75	.....	69 19	10,807 72	12,340 58
Dodge	27,643 05	6,247 00	2,000 00	36 70	21,045 64	21,904 27
Door	16,225 12	1,949 62	.....	22 83	10,565 31	11,501 53
Douglas*	86,326 65	6,654 50	600 00	43 25	5,975 82	4,563 07
Dunn	23,732 98	4,297 00	114 79	124 60	15,445 68	15,169 25
Eau Claire	17,651 81	2,990 95	.....	39 70	8,174 12	8,594 78
Florence	5,181 28	.....	.....	2 00	2,365 93	41 68
Fond du Lac	27,493 35	3,018 67	.....	112 29	20,732 97	20,239 93
Forest	6,107 42	900 00	.....	.....	1,714 88	1,947 13
Grant	24,324 46	3,065 63	.....	121 95	18,846 21	17,929 62
Green	18,037 95	1,226 83	.....	16 75	10,903 88	10,517 00
Green Lake	9,402 75	52 79	.....	7 25	5,594 73	6,185 00
Iowa	12,123 89	5,694 50	.....	87 25	10,291 93	10,669 59
Iron	9,842 53	1,400 00	.....	67 42	1,619 48	833 82
Jackson	20,448 59	1,525 00	.....	660 85	8,200 80	10,266 49
Jefferson	16,662 39	505 00	.....	106 35	12,358 34	12,762 28
Juneau	16,444 94	1,825 15	705 80	718 72	10,864 07	11,607 38
Kenosha	11,970 85	535 00	.....	9 96	6,935 53	6,828 64
Kewaunee	14,697 50	5,400 00	.....	11 65	10,131 64	10,500 78
La Crosse	13,592 34	100 00	.....	2 25	8,651 94	8,720 59
Lafayette	16,879 03	937 75	.....	132 23	7,989 04	10,390 37
Langlade	31,735 54	14,678 88	.....	233 85	8,034 14	8,036 20
Lincoln*	21,584 73	.....	.....	55 60	6,839 80	7,975 04
Manitowoc	20,212 14	9,773 86	.....	236 87	18,392 46	20,052 53
Marathon	62,179 48	28,369 56	.....	853 75	28,308 48	32,285 67
Marinette	15,480 50	6,063 98	272 57	22 55	10,616 10	9,175 38
Marquette	5,424 72	517 55	.....	3 92	6,150 93	6,517 90
Milwaukee	26,839 11	10,410 00	.....	69 39	10,962 93	10,669 27
Monroe	26,580 92	5,677 39	34 15	153 90	15,873 56	15,848 25
Oconto	19,783 07	3,012 62	239 28	1,054 04	11,712 23	14,469 13
Oneida	7,924 21	3,550 00	.....	13 75	3,462 19	.....
Outagamie	26,969 37	10,581 13	.....	19 25	18,734 98	19,345 41
Ozaukee	7,533 22	95 00	.....	80	7,965 34	8,317 22
Pepin	7,726 22	70 00	.....	.....	4,466 22	4,644 29
Pierce	23,511 95	3,208 74	.....	214 14	13,346 66	13,669 92
Polk	29,127 84	7,468 56	.....	15 47	15,026 22	15,134 46
Portage	36,945 71	3,889 84	31 36	1,129 01	17,978 78	19,155 76

RURAL SCHOOLS, 1912-1913.

From special state aid.	From district tax.	From tuition received.	From rent or sale of text-books.	From interest on school funds.	From other sources.	Total receipts.	Money on hand June 30, 1913.
\$76,347 19	\$1,514,685 30	\$12,059 82	\$5,767 24	\$2,226 51	\$64,137 86	\$5,064,850 20	\$1,543,709 11
\$1,000 00	\$16,021 93	\$50 39	\$85 95	.....	\$52 08	\$45,010 68	\$10,285 80
550 00	21,655 85	184 50	.....	.....	175 81	40,487 50	14,604 75
2,713 02	22,773 17	227 23	71 67	.....	\$46 70	1,600 13	113,836 89
650 00	25,312 06	409 35	.....	.....	72 57	1,360 46	57,431 00
350 00	8,047 51	379 82	139 07	.....	4 82	172 04	75,347 49
486 39	12,729 78	126 33	230 79	11 38	494 51	48,547 49	13,937 51
1,259 01	19,173 49	169 63	129 00	58 73	2,255 89	54,003 65	13,883 08
350 00	10,767 84	16 34	232 67	6 24	151 15	53,180 47	16,679 96
963 77	27,747 81	253 40	27 80	12 00	3,160 59	96,554 30	33,024 62
950 00	28,918 00	564 67	120 85	.....	1,083 75	123,624 63	44,773 31
1,918 77	28,984 46	272 48	38 26	17 65	612 19	74,966 12	14,237 41
500 00	14,348 29	1 36	31 55	.....	498 60	44,881 20	9,918 78
800 00	20,700 12	.....	42 31	.....	508 15	77,257 41	20,169 49
2,556 55	21,024 50	270 66	124 05	37 61	287 98	68,786 17	18,472 78
472 15	31,171 13	109 68	137 90	96	677 20	111,445 68	28,376 87
793 67	11,111 53	125 35	228 90	.....	1,713 19	54,237 05	17,865 31
1,200 00	50,885 14	56 00	.....	.....	811 19	107,115 62	39,872 34
150 00	23,635 41	105 54	46 56	3 75	1,410 55	84,236 11	25,926 74
1,768 68	15,854 46	80 10	5 44	249 54	128 97	55,538 55	18,249 65
350 00	17,259 00	.....	127 80	.....	865 55	26,193 24	7,697 32
850 00	34,307 90	185 55	8 77	99	357 57	107,308 04	28,770 17
684 22	15,039 50	61 37	2 42	.....	5,757 25	32,214 19	11,779 13
900 00	45,820 91	149 77	95 13	.....	1,552 88	112,876 56	27,536 80
350 00	30,217 93	15 00	71 38	1 34	313 00	71,671 06	19,702 82
200 00	12,536 31	77 74	44 34	.....	152 10	34,253 01	10,067 19
1,150 00	25,541 24	11 50	104 71	7 45	718 74	66,400 80	12,550 06
250 00	15,462 50	.....	15	.....	8 49	29,484 39	14,250 92
1,870 73	16,471 42	177 01	102 57	6 00	1,680 61	61,810 07	20,724 83
925 58	18,757 14	211 72	31 98	136 75	339 08	62,796 61	18,218 20
2,022 41	14,649 75	27 49	74 75	.....	677 21	59,616 77	17,000 91
300 00	15,077 25	27 21	.....	.....	55 52	40,839 96	12,786 05
550 00	8,645 58	126 90	259 41	.....	645 02	50,968 48	16,054 60
400 00	9,801 03	48 57	39 48	25 06	1,000 49	42,381 75	14,307 90
2,520 02	26,337 78	221 10	64 88	.....	631 78	66,103 98	15,934 05
650 00	27,987 04	94 30	.....	45 55	1,269 44	92,764 94	33,946 12
1,250 00	23,325 55	587 37	.....	21 40	792 76	62,432 25	23,426 83
1,181 87	27,922 94	187 34	73 15	27 00	686 84	98,747 00	22,341 13
4,050 00	32,263 07	741 30	86 30	247 88	2,270 71	191,656 20	64,056 48
3,530 91	18,742 44	120 25	39 61	17 10	1,176 79	65,248 18	20,742 32
200 00	7,344 15	14 40	8 60	.....	264 21	26,446 38	5,487 30
300 00	23,352 88	53 88	14 17	105 30	814 82	83,591 75	37,510 93
450 00	24,227 24	43 75	114 25	15 43	865 36	89,884 20	26,735 59
2,725 01	11,515 58	441 40	103 66	.....	170 40	65,226 42	22,273 00
1,150 00	22,650 44	3 75	.....	.....	359 40	39,113 74	9,117 43
450 00	17,443 24	122 60	145 27	53 32	811 71	93,716 28	28,765 50
350 00	10,535 69	26 25	21 29	4 00	1,220 65	36,069 46	8,096 07
.....	6,113 96	43 50	30 92	20 25	24 40	23,139 76	7,914 09
300 00	19,506 21	142 00	115 28	.....	1,307 14	75,412 04	24,059 28
650 00	21,815 48	380 29	97 32	19 50	1,045 23	90,780 37	30,793 30
1,641 12	12,657 06	153 45	169 53	5 53	518 54	94,275 69	35,407 80

FINANCIAL STATEMENT OF RECEIPTS—

COUNTIES— Exclusive of cities under city superintendents	Money on hand June 30, 1912.	From money borrowed.	From sale of bonds.	From sale of school property.	From state school apportion- ment.	From taxes levied by county supervis- ors.
Price	\$25,827 65	\$1,220 00	.....	\$316 13	\$6,096 74	\$7,443 68
Racine	15,194 21	4,280 96	.....	6 50	8,172 56	7,986 07
Richland	14,928 26	2,588 55	.....	5 10	11,706 37	12,212 45
Rock	32,063 48	7,306 17	.....	90 10	13,732 88	14,664 78
Rusk	15,731 92	8,436 54	.....	82 80	7,139 80	7,014 68
St. Croix	24,128 15	3,810 00	\$62 50	129 80	13,884 02	14,463 39
Sauk	21,745 98	1,914 60	13 45	128 26	14,756 50	15,845 10
Sawyer	5,989 60	13,730 00	.....	59 28	3,392 21	3,317 52
Shawano	37,872 20	13 485 00	67	346 25	17,323 17	17,438 08
Sheboygan	17,856 80	1,248 39	.....	79 00	13,417 05	12,305 47
Taylor	18,557 18	13,332 24	.....	73 15	6,914 33	7,362 19
Trempealeau	19,865 53	2,320 00	.....	24 95	14,570 91	15,341 45
Vernon	21,058 08	4,589 72	.....	.....	17,532 09	18,245 52
Vilas*	2,710 19	500 00	.....	4 76	1,450 25	2,250 00
Walworth	18,338 03	5,672 07	.....	124 07	9,554 02	9,793 41
Washburn	18,020 46	5,125 00	.....	56 66	5,056 19	5,886 85
Washington	16,057 99	364 13	.....	1 40	13,431 55	14,005 10
Waukesha	20,845 92	6,060 00	.....	16 61	13,883 53	13,967 61
Waupaca	26,489 48	2,780 00	.....	450 90	14,793 02	16,816 55
Waushara	13,361 16	1,610 00	.....	45 35	10,545 52	10,666 21
Winnebago	16,161 35	1,241 25	.....	12 20	11,022 69	11,187 28
Wood	34,428 58	5,699 70	.....	263 55	14,200 43	14,519 49

* In counties starred receipts in some districts for rural schools and graded schools are reported together for the reason that both kinds of schools are found in the same district.

FINANCIAL STATEMENT OF RECEIPTS,

COUNTIES— Exclusive of cities under city superintendents.	Money on hand June 30, 1912.	From money bor- rowed.	From sale of bonds.	From sale of school prop- erty.	From state school apportion- ment.	From taxes levied by county supervis- ors.
Totals	\$323,566 68	\$235,428 41	\$2,661 08	\$3,409 93	\$193,671 57	\$217,742 54
Adams .....	.....	.....	.....	.....	.....	.....
Ashland	\$4,299 61	.....	.....	.....	\$3,361 65	\$3,427 48
Barron	4,060 80	\$1,732 72	\$129 58	\$3 25	3,559 85	3,437 80
Bayfield	5,884 15	4,512 72	.....	20 00	2,333 25	2,038 79
Brown	5,349 24	3,557 78	.....	.....	6,384 85	6,658 34
Buffalo	2,248 33	.....	.....	.....	1,441 44	1,512 54
Burnett	979 99	5,000 00	.....	45 30	1,744 63	1,978 70
Calumet	268 27	.....	.....	.....	852 35	688 49
Chippewa	4,822 11	3,575 00	.....	.....	2,122 97	1,653 49
Clark	4,340 30	1,500 00	.....	22 50	3,916 60	4,245 57
Columbia	1,395 26	.....	.....	.....	1,641 71	1,446 26
Crawford	1,285 26	800 00	.....	5 75	2,739 21	2,466 52
Dane—1st District.....	4,673 77	1,000 00	.....	17 75	3,485 25	3,732 75
2nd District.....	4,660 98	1,860 00	.....	6 45	3,750 13	3,818 40
Dodge	3,360 04	.....	.....	.....	3,258 90	3,266 09
Door	2,337 03	1,500 00	.....	18 75	2,714 50	3,017 43
Douglas*	2,181 88	151 73	.....	2 00	736 87	4,338 47
Dunn	3,310 72	1,025 00	.....	353 00	2,840 94	2,952 27
Fau Claire	1,986 19	1,950 00	.....	.....	1,575 04	1,562 95
Florence	3,958 89	.....	.....	1 92	627 48	467 82
Fond du Lac.....	42 15	.....	.....	.....	438 87	466 63

RURAL SCHOOLS, 1912-1913—Concluded.

From special state aid.	From district tax.	From tuition received.	From rent or sale of text-books.	From interest on school funds.	From other sources.	Total receipts.	Money on hand June 30, 1913.
\$950 00	\$25,650 70	\$102 05	.....	\$3 31	\$163 94	\$67,774 20	\$24,247 93
600 00	14,023 15	60 25	\$71 21	15 96	330 62	50,741 49	13,444 58
900 00	23,923 89	50 60	56 45	17 41	354 30	66,743 38	17,095 49
750 00	40,071 72	110 55	15 61	5 55	261 33	109,672 17	32,004 10
659 49	24,654 66	408 19	.....	3 00	2,482 73	66,613 81	18,735 34
425 47	23,369 58	97 90	57 62	.....	572 22	81,000 65	24,602 53
1,200 00	30,280 41	30 68	170 95	90 75	410 34	86,587 02	22,056 26
3,461 50	32,086 50	423 03	.....	468 17	1,421 90	64,349 71*	18,324 54.
2,014 81	16,230 89	440 07	223 79	24 50	1,596 06	106,995 49	38,830 16
450 00	18,813 77	78 30	187 48	8 73	501 26	64,946 25	17,970 17
1,778 63	34,192 23	895 49	45 04	4 80	2,160 41	85,345 69	28,435 70
2,145 71	15,902 62	68 18	144 36	10 33	351 43	70,945 47	15,943 17
500 00	21,402 47	163 60	223 11	16 00	1,765 36	85,495 95	22,512 71
200 00	9,013 00	63 00	.....	9 99	17 88	16,219 07	5,808 01
1,700 00	32,069 96	20 80	6 60	112 04	343 30	73,334 30	19,055 61
100 00	19,304 69	271 63	13 75	6 00	598 35	54,439 58	19,085 52
600 00	12,827 25	96 50	108 76	49 29	1,547 37	59,089 34	15,997 79
750 00	28,871 87	76 50	149 90	.....	184 97	84,806 91	25,226 19
3,477 70	17,524 07	248 22	279 02	50 34	446 39	83,355 69	26,653 15
200 00	16,716 95	91 46	45 96	.....	194 78	53,477 39	12,830 61
800 00	17,495 94	4 00	78 45	13 04	2,250 27	60,266 47	17,160 58
1,000 00	16,878 29	359 23	149 29	35 50	184 53	87,718 59	30,570 16

STATE GRADED SCHOOLS, 1912-1913.

From special state aid.	From district tax.	From tuition received.	From rent or sale of text-books.	From interest on school funds.	From other sources.	Total receipts.	Money on hand June 30, 1913.
\$110,673 48	\$607,836 93	\$11,546 02	\$2,885 46	\$1,412 20	\$33,950 66	\$1,744,784 96	\$330,035 33
.....
\$1,200 00	\$11,297 64	.....	.....	.....	\$410 76	\$23,997 14	\$5,263 60
2,200 00	8,029 15	\$34 00	.....	.....	1,209 34	24,396 49	2,671 81
1,785 68	17,798 05	45 00	.....	.....	392 94	34,810 58	7,254 45
2,700 00	7,128 97	14 13	\$138 28	\$23 90	176 95	32,132 44	5,734 55
1,200 00	5,598 72	39 75	60 32	.....	632 61	12,733 71	3,171 30
1,052 34	2,976 83	54 01	.....	.....	243 16	14,074 96	1,493 16
546 80	2,376 62	41 50	.....	.....	.....	5,054 03	442 77
1,400 00	4,094 94	262 81	.....	.....	273 57	18,204 89	4,433 51
2,500 00	10,211 98	218 00	98 80	.....	142 87	27,196 57	5,447 81
1,300 00	4,450 62	127 00	63 91	.....	67 71	10,492 47	1,872 78
1,400 00	8,541 14	111 50	2 90	.....	40 49	17,392 77	2,316 57
2,500 00	7,404 15	323 05	29 58	.....	268 02	23,434 32	4,563 09
1,700 00	10,348 53	19 25	22 56	36 49	119 48	26,342 27	4,241 53
1,400 00	4,506 22	196 20	.....	.....	439 92	16,427 37	3,618 27
1,713 43	5,273 24	82 20	55 05	.....	214 71	16,926 34	1,445 52
600 00	1,347 16	45 00	.....	.....	2 15	9,405 26	*-6,075 78
2,200 00	10,445 66	341 11	22 40	.....	235 31	23,726 41	3,471 59
1,002 00	5,925 56	83 47	.....	478 00	337 40	14,900 61	2,353 00
250 00	6,100 00	232 50	.....	.....	8 07	11,646 68	5,554 95
400 00	2,003 14	35 00	.....	.....	1 75	3,387 54	223 31

FINANCIAL STATEMENT OF RECEIPTS

COUNTIES— Exclusive of cities under city superintendents.	Money on hand June 30, 1912.	From money bor- rowed.	From sale of bonds.	From sale of school prop- erty.	From state school appor- tion- ment.	From taxes levied by county super- visors.
Forest	\$15,398 87	\$13,000 00			\$5,553 36	\$13,926 81
Grant	3,356 08	12,356 21		\$527 35	2,595 36	2,865 93
Green	1,171 20	696 50				2,240 29
Green Lake	1,161 82				752 40	820 52
Iowa	1,521 37				1,146 17	1,164 45
Iron	2,029 27				351 29	364 89
Jackson	2,037 83	2,365 00			1,540 03	3,268 17
Jefferson	1,080 31	400 00			1,119 35	1,245 62
Juneau	263 89	450 00			727 19	740 18
Kenosha	4,801 08			25 00	2,550 17	2,472 02
Kewaunee	1,638 34	5,975 00		102 95	2,400 18	2,477 71
La Crosse	1,258 69	3,000 00			1,015 59	1,057 61
Lafayette	744 23	1,035 00			1,361 87	1,868 07
Langlade	7,583 99	1,900 00			2,399 81	2,216 51
Lincoln*	1,129 44	800 00		5 00	544 01	710 24
Manitowoc	4,675 96	1,500 00		2 00	4,477 95	4,287 19
Marathon	8,967 78	20,750 00		600 00	6,911 72	6,676 78
Marinette	14,860 66	19,470 22	\$1,000 00	193 70	9,416 22	10,079 70
Marquette	1,255 85	1,481 97			1,781 30	1,918 60
Milwaukee	55,748 99	20,562 50		134 02	18,612 21	21,065 00
Monroe	1,367 09	1,130 00			999 14	1,037 00
Oconto	3,338 21	5,200 00		1 00	4,451 29	5,090 02
Oneida	770 21	2,800 00			1,502 32	
Outagamie	3,832 39	3,811 29			2,946 51	2,746 89
Ozaukee	1,489 48				1,112 38	1,173 22
Pepin	783 24				859 92	966 40
Pierce	2,125 86	1,000 00			1,165 79	1,367 18
Polk	17,623 82	3,796 99		313 25	4,345 85	4,310 39
Portage	2,428 76	5,300 00			2,275 27	1,859 19
Price	9,764 84	1,200 00		65	2,067 05	3,906 27
Racine	7,367 58	5,582 00		2 00	2,739 08	2,399 06
Richland	2,499 83	788 58		1 00	1,315 23	1,328 38
Rock	5,420 62	2,001 00			2,288 02	2,666 17
Rusk	1,167 49	5,400 00			2,212 69	2,283 49
St. Croix	6,028 46	1,000 00		18 00	3,615 13	3,735 62
Sauk	4,533 60	972 53		5 50	3,463 93	3,427 38
Sawyer						
Shawano	9,983 71	7,755 00	731 50	638 06	6,349 28	6,635 29
Sheboygan	7,224 48	1,702 78		12 86	7,372 75	7,421 93
Taylor	3,209 85	5,111 38		6 50	1,698 98	1,657 46
Trempealeau	1,068 94	687 50			1,628 32	1,469 8
Vernon	3,811 08	17,454 01			3,024 21	3,031 11
Vilas*	5,065 53	6,400 00		3 00	2,112 99	3,500 00
Walworth	4,485 89	800 00			1,675 14	1,606 70
Washburn	1,949 99	793 78			603 80	1,736 60
Washington	1,228 07	1,550 00		22 30	2,249 28	2,341 57
Waukesha	3,837 45	12,920 00			3,836 63	3,902 06
Waupaca	4,495 55	3,115 00	800 00	32 12	4,446 69	4,746 35
Waushara	1,276 03	1,200 00		8 00	1,595 55	1,659 74
Winnebago	1,224 33	125 00			651 77	643 75
Wood	12,064 70	1,924 22		250 00	4,283 91	4,170 03

* In counties starred receipts in some districts for rural school and graded schools are reported together, for the reason that both kinds of schools are found in the same district.

STATE GRADED SCHOOLS, 1912-1913—Concluded.

From special state aid.	From district tax.	From tuition received.	From rent or sale of text-books.	From interest on school funds.	From other sources.	Total receipts.	Money on hand June 30, 1913.
\$1,162 93	\$25,022 00	\$467 50	.....	.....	\$2,115 71	\$76,647 18	\$13,346 40
2,000 00	10,371 43	249 95	\$45 84	.....	100 61	34,468 76	3,476 78
800 00	5,785 79	213 40	128 25	.....	537 35	11,572 78	2,362 69
600 00	1,919 58	13 80	.....	.....	4 83	5,272 45	1,681 30
900 00	6,370 16	218 00	.....	.....	64 72	11,384 87	1,068 30
300 00	3,812 50	.....	.....	.....	.....	6,857 95	3,624 14
1,934 00	4,362 65	253 90	120 02	.....	1,300 52	17,232 12	1,440 11
900 00	1,934 14	77 96	.....	.....	3 80	6,761 18	906 16
600 00	1,650 15	55 35	31 34	.....	3 50	4,521 60	587 29
1,752 10	11,277 32	32 25	.....	.....	75 16	22,985 10	4,151 07
1,200 00	4,380 16	53 50	60 45	\$6 74	330 94	18,604 97	2,038 74
800 00	3,171 88	1 00	.....	.....	92 14	10,396 91	974 82
1,300 00	6,200 73	144 80	121 23	.....	179 62	12,955 55	1,199 51
1,600 00	9,150 43	67 50	48 84	36 00	12 67	25,020 75	8,335 00
450 00	2,200 28	87 60	.....	.....	.....	5,926 57	1,637 44
2,874 50	8,187 15	288 00	119 49	3 59	47 27	26,463 10	4,121 23
2,450 00	8,667 54	153 50	108 06	18 00	901 92	56,205 30	11,033 10
3,825 00	33,678 67	370 44	450 00	75 00	1,007 83	94,427 44	15,227 88
1,600 00	6,374 48	250 00	21 93	.....	10 61	14,694 74	1,911 39
4,000 00	76,749 39	350 65	.....	323 20	1,028 84	198,574 80	57,795 60
498 88	4,028 58	48 00	.....	.....	30 00	9,138 69	544 81
2,800 00	11,720 44	216 43	61 22	.....	106 73	32,985 34	7,549 74
1,200 00	10,377 00	.....	.....	.....	635 95	17,285 48	1,035 72
1,400 00	7,356 57	69 87	16 75	7 50	345 40	22,533 17	4,671 26
700 00	2,555 48	114 50	11 26	.....	.....	7,156 32	1,761 53
800 00	2,341 64	83 80	.....	.....	.....	5,835 00	589 50
1,100 00	3,917 19	648 08	.....	.....	21 02	11,345 12	2,237 13
2,600 00	13,412 52	956 86	92	.....	302 82	47,663 42	4,763 74
1,300 00	4,051 22	81 60	14 44	.....	2 10	17,312 58	6,548 42
1,400 00	3,164 71	.....	.....	3 16	4,070 43	25,577 11	2,313 28
2,600 00	10,948 95	111 00	.....	75 71	2,099 01	33,324 39	6,196 19
1,200 00	4,588 52	228 75	47 34	.....	44 64	12,042 27	3,423 34
1,600 00	7,403 44	407 52	8 15	.....	1,673 92	23,468 84	4,515 74
1,615 60	17,053 34	.....	65 00	.....	325 87	30,123 48	2,328 48
2,800 00	7,938 82	475 95	35 86	.....	439 07	26,087 01	6,784 13
2,500 00	11,107 47	508 13	146 14	.....	180 49	26,845 67	5,349 94
2,700 00	12,469 48	90 90	186 38	324 91	349 90	48,214 41	8,410 95
4,700 00	13,631 34	364 41	35 53	.....	184 31	42,650 29	7,121 53
1,142 12	5,027 32	.....	.....	.....	38 70	17,892 29	6,606 90
1,100 00	5,855 83	552 98	28 77	.....	216 29	12,608 44	1,945 26
1,700 00	5,862 63	56 00	33 64	.....	1,176 40	36,149 08	4,131 23
968 10	11,593 10	70 35	.....	.....	4,538 81	34,251 88	6,961 58
1,600 00	8,731 95	37 00	61 80	.....	26 40	19,324 88	4,220 26
300 00	4,355 65	54 95	.....	.....	289 58	10,084 35	1,581 11
1,500 00	4,431 14	78 00	.....	.....	2,321 16	15,721 52	3,887 70
2,800 00	13,648 90	216 53	97 82	.....	449 25	41,708 64	3,379 36
2,700 00	13,391 53	114 00	166 22	.....	519 36	34,526 82	4,510 38
1,000 00	3,088 54	106 25	4 00	.....	407 11	10,339 22	1,109 61
700 00	2,350 00	66 00	.....	.....	10 05	5,770 90	1,202 38
2,100 00	14,308 83	133 58	105 97	.....	111 14	39,461 38	12,461 52

FINANCIAL STATEMENT

Free High Schools and Grades below High Schools

COUNTIES— Exclusive of cities under city superintendents.	Money on hand June 30, 1912.	From money borrowed.	From sale of bonds.	From sale of school prop- erty.	From state school appor- tionment.	From taxes levied by county super- visors.
Totals	\$311,090 68	\$411,808 16	\$39,690 12	\$2,538 96	\$203,994 18	\$208,069 64
Adams	\$14 03	\$2,100 00	\$9,445 00	.....	\$500 03	\$503 38
Ashland	180 81	.....	.....	.....	.....	.....
Barron	6,718 82	13,600 00	5,000 00	32 90	3,938 29	3,218 22
Bayfield	19,074 91	.....	.....	39 10	5,273 89	4,290 12
Brown	645 95	9,400 00	.....	.....	2,207 78	2,261 77
Buffalo	3,392 03	348 00	.....	.....	3,087 63	4,082 11
Burnett	1,379 64	.....	.....	.....	814 32	768 43
Calumet	12,470 06	26,300 00	.....	510 39	3,736 96	3,336 39
Chippewa	3,265 38	.....	.....	1 50	921 54	2,207 54
Clark	16,373 22	4,820 00	.....	42 96	5,262 96	10,779 97
Columbia	9,937 51	2,000 00	.....	.....	5,764 56	5,690 03
Crawford	362 38	3,500 00	.....	.....	639 35	657 34
Dane—1st District.....	1,158 91	5,170 00	.....	.....	1,842 33	1,921 41
2nd District.....	6,267 57	11,971 02	.....	.....	4,424 42	2,362 19
Dodge	4,974 60	4,496 00	.....	.....	5,172 94	5,213 55
Door .....	.....	.....	.....	.....	.....	.....
Douglas .....	.....	.....	.....	.....	.....	.....
Dunn	2,592 47	450 00	.....	5 00	967 94	918 04
Eau Claire	3,610 23	6,000 00	.....	.....	1,938 05	2,257 64
Florence	1,670 13	.....	.....	.....	1,500 00	.....
Fond du Lac.....	5,051 93	4,755 00	.....	.....	2,901 36	2,887 23
Forest .....	.....	3,650 84	.....	.....	.....	.....
Grant	16,656 79	18,537 12	.....	431 57	11,279 16	7,967 94
Green	3,698 88	2,420 10	15,000 00	2 00	1,467 37	1,456 89
Green Lake	3,003 12	4,650 00	.....	.....	3,017 86	2,988 26
Iowa Lake	5,545 15	34,538 19	.....	1,008 50	5,058 54	4,285 45
Iron	10,275 57	16,310 00	.....	.....	5,635 19	5,731 72
Jackson	7,154 01	3,457 66	.....	15 00	1,261 20	2,472 37
Jefferson	2,198 11	5,300 00	.....	.....	1,798 84	1,907 19
Juneau	10,848 51	7,681 00	.....	10 00	4,486 47	7,680 79
Kenosha .....	.....	158 42	.....	.....	1,181 87	.....
Kewaunee	579 61	.....	.....	.....	1,904 47	3,218 41
La Crosse	2,881 24	.....	.....	.....	1,234 53	1,222 38
Lafayette	3,770 99	12,500 00	.....	8 90	5,162 28	4,444 06
Langlade .....	.....	.....	.....	.....	.....	.....
Lincoln .....	.....	.....	10,000 00	.....	500 00	.....
Manitowoc	1,431 20	3,000 00	.....	.....	1,455 54	1,516 66
Marathon	1,674 85	8,800 00	.....	.....	3,307 93	2,806 81
Marquette .....	.....	.....	.....	.....	.....	.....
Marquette	703 44	3,265 00	.....	15 90	1,775 45	1,891 19
Milwaukee	128 61	.....	.....	.....	301 50	306 65
Monroe	6,866 07	6,424 00	.....	.....	7,322 57	7,694 78
Oconto	1,373 18	1,800 00	.....	.....	3,120 01	2,850 68
Oneida	100 00	.....	.....	.....	134 95	.....
Outagamie	4,282 19	4,435 88	.....	.....	2,944 66	2,817 22
Ozaukee	3,752 96	9,800 00	.....	73 87	6,135 58	6,582 17
Pepin	1,286 66	6,200 00	.....	.....	1,520 42	1,570 25
Pierce	5,638 17	11,604 34	.....	6 08	4,463 27	4,859 62
Polk	3,340 33	12,015 00	.....	80 00	2,662 31	2,440 03
Portage	490 93	.....	.....	.....	1,678 33	959 83
Price	1,436 71	.....	.....	.....	4,090 43	4,150 14

OF RECEIPTS.

and Town and Union Free High Schools, 1912-1913.

From special state aid.	From district tax.	From tuition received.	From rent or sale of text-books.	From interest on school funds.	From other sources.	Total receipts.	Money on hand June 30, 1913.
\$106,523 71	\$1,165,876 43	\$96,047 75	\$13,440 17	\$5,124 75	\$47,778 57	\$2,611,988 12	\$367,214 17
\$389 25	\$4,000 00	\$22 00	.....	\$45 00	\$2 00	\$17,020 74	\$3,769 59
697 50	2,060 00	.....	.....	.....	42 02	2,980 33	370 47
1,467 75	28,500 18	1,067 00	\$27 23	.....	934 82	64,506 21	1,859 94
2,220 00	19,925 00	.....	.....	.....	734 65	51,557 67	14,371 53
389 25	4,700 00	195 30	6 80	.....	133 78	19,940 63	80 59
1,987 75	15,102 93	1,240 05	100 11	.....	714 39	30,055 00	1,810 28
389 25	4,030 12	628 00	.....	.....	58 60	8,068 36	1,403 39
1,167 75	17,472 36	1,779 60	566 95	10 00	347 63	67,698 09	25,564 06
1,368 47	9,697 54	857 00	.....	.....	98 27	18,417 24	3,058 93
3,111 75	31,962 68	2,384 15	639 88	84 68	932 53	76,394 78	12,632 07
2,935 50	34,363 11	3,727 64	81 06	.....	97 73	64,597 17	11,059 67
389 25	4,000 00	278 00	.....	22 50	231 67	10,080 49	1,144 23
1,078 50	12,738 12	1,468 00	.....	20 48	1,352 89	26,700 64	610 36
2,487 00	25,710 89	2,918 05	89 00	.....	303 39	56,533 53	5,926 62
2,537 50	26,419 65	1,924 50	315 00	.....	714 20	51,817 94	5,911 22
.....
389 25	5,616 68	388 92	191 00	.....	1,787 26	13,306 56	3,574 56
389 25	11,278 00	810 00	.....	195 00	225 83	26,704 00	7,776 05
.....	5,000 00	.....	98 00	.....	20 00	8,288 13	1,513 84
1,946 25	16,282 15	1,711 70	3 80	.....	771 85	36,311 27	6,292 60
3,765 00	11,294 00	.....	333 67	.....	97 78	19,141 29	2,282 80
5,552 25	57,850 86	4,673 95	1,483 22	100 00	2,493 99	127,026 85	17,112 06
1,167 75	12,568 16	586 51	75	.....	31 59	38,400 00	12,270 44
978 50	13,227 76	793 21	.....	.....	106 16	28,764 87	3,155 94
4,208 25	31,789 33	2,747 25	328 36	95 00	1,156 24	90,760 26	6,239 71
964 25	22,424 60	60 00	.....	.....	564 41	61,995 74	17,409 00
1,174 16	9,031 18	1,478 59	.....	127 85	4,206 21	30,378 23	1,897 93
1,167 75	12,600 00	1,501 60	41 00	.....	254 50	26,768 99	1,822 93
2,440 65	30,952 33	2,725 75	687 61	111 50	4,571 69	72,197 30	12,429 01
.....	2,500 00	77 00	.....	.....	2 57	3,919 86	.....
2,216 27	15,496 15	1,663 00	150 78	.....	713 77	25,942 46	2,353 81
778 50	10,706 31	920 00	.....	.....	349 28	18,092 24	2,373 80
3,543 86	34,560 21	3,259 50	487 83	42 10	1,060 71	68,845 44	4,067 74
350 00	1,500 00	.....	.....	.....	50 00	12,400 00	57 05
389 25	9,000 00	437 88	561 89	.....	48 35	17,840 77	1,317 45
2,344 50	14,853 88	844 50	204 98	.....	585 29	35,422 74	437 11
778 45	9,992 26	777 80	.....	.....	13 76	19,213 25	982 58
359 25	1,501 82	339 00	.....	.....	252 50	3,219 33	441 96
2,893 87	53,155 20	4,278 15	1,353 80	.....	1,387 87	91,376 31	9,431 18
778 50	9,069 86	512 00	.....	.....	28 21	19,532 44	1,611 87
1,127 50	1,800 00	.....	.....	.....	.....	3,162 45	.....
1,797 75	9,319 60	1,181 75	.....	.....	191 33	26,970 38	4,719 91
1,078 50	17,700 54	1,406 00	349 50	.....	55 40	46,934 52	3,730 79
778 50	9,719 00	817 00	.....	.....	1,059 01	22,950 84	332 06
3,123 28	35,105 23	2,994 23	461 96	7 50	4,872 10	73,135 78	9,144 74
2,043 50	26,598 98	1,907 83	207 41	22 50	375 90	51,693 79	6,412 13
.....	6,490 12	572 14	56 85	.....	1,306 99	11,555 19	.....
456 01	7,844 80	532 60	.....	14 54	5,437 88	23,993 11	1,577 21

FINANCIAL STATEMENT
Free High Schools and Grades Below High Schools

COUNTIES— Exclusive of cities under city superintendents.	Money on hand June 30, 1912.	From money borrowed.	From sale of bonds.	From sale of school prop- erty.	From state school appor- tion- ment.	From taxes levied by county super- visors.
Racine	\$1,437 60	\$500 00	.....	.....	\$415 00	\$414 62
Richland	6,627 37	4,075 00	.....	\$115 80	4,110 15	3,691 86
Rock	12,007 27	2,500 00	.....	.....	5,565 71	5,099 61
Rusk	173 36	5,972 66	.....	1 05	1,335 13	1,149 34
St. Croix	1,968 02	15,046 48	.....	17 75	4,025 46	4,171 72
Sauk	3,729 76	6,050 20	.....	.....	1,761 52	5,654 54
Sawyer	5,115 41	.....	.....	.....	2,091 70	2,347 51
Shawano	9,664 11	4,050 00	.....	.....	5,021 71	5,248 04
Sheboygan	1,357 07	8,400 00	\$245 12	32 50	5,435 21	4,775 36
Taylor	17,548 74	2,500 00	.....	.....	5,305 75	3,823 94
Trempealeau	8,605 99	7,800 00	.....	4 30	5,759 34	5,037 37
Vernon	3,193 42	14,650 00	.....	.....	2,973 89	3,059 54
Vilas	162 96	2,000 00	.....	28 64	.....	.....
Walworth	18,741 42	18,050 00	.....	17 00	5,473 46	5,362 99
Washburn	121 74	4,200 00	.....	.....	2,606 21	3,460 93
Washington	4,180 79	10,146 25	.....	18 75	4,737 98	5,101 63
Waukesha	2,690 26	5,000 00	.....	8 00	2,372 83	3,048 81
Waupaca	8,603 39	20,610 00	.....	.....	4,032 76	3,024 15
Wausara	5,228 01	3,850 00	.....	11 50	3,887 42	4,250 19
Winnebago	1,676 08	3,450 00	.....	.....	706 33	1,642 87
Wood .....	.....	1,500 00	.....	.....	551 54	527 36

FINANCIAL STATEMENT OF

COUNTIES— Exclusive of cities under city superintendents.	Money on hand June 30, 1912	From money borrowed	From sale of bonds.	From sale of school property	From state school appor- tion- ment.	From taxes levied by county super- visors
Totals.....	\$2,058,197 28	\$977,466 00	\$48,720 66	\$16,487 17	\$1,193,299 11	\$1,249,128 01
Adams	\$10,929 55	\$3,671 37	\$9,445 00	\$73 66	\$7,766 46	\$7,986 78
Ashland	15,470 94	.....	.....	3 00	7,371 78	6,345 17
Barron	45,254 84	29,648 12	5,129 58	492 40	24,698 36	26,613 90
Bayfield	41,593 04	7,423 44	.....	66 20	12,836 19	11,174 62
Brown	27,285 01	25,733 47	.....	71 29	24,293 59	25,326 58
Buffalo	18,864 39	408 00	.....	7 10	14,692 86	16,608 04
Burnett	15,596 73	8,738 62	578 55	110 97	8,745 74	9,898 30
Calumet	28,520 73	30,560 00	.....	543 94	15,264 37	15,210 10
Chippewa	37,584 26	8,943 24	6 34	385 58	17,371 71	18,667 33
Clark	60,533 59	16,018 85	1,710 00	367 94	29,271 78	35,389 48
Columbia	27,623 94	4,550 25	.....	135 50	19,939 40	19,668 58
Crawford	11,076 61	8,911 83	.....	29 25	12,000 93	11,938 59
Dane—First Dist. ...	28,383 79	10,198 89	.....	206 55	19,261 08	20,158 69
Second Dist. ...	29,403 13	16,623 77	.....	75 64	18,982 27	18,521 17
Dodge	25,977 69	10,743 00	2,300 09	36 70	29,477 48	30,383 91
Door	18,562 15	3,449 62	.....	41 58	13,279 81	14,518 96
Douglas	38,508 53	6,806 23	600 00	45 25	6,712 69	8,901 54
Dunn	29,636 17	5,772 00	114 79	482 60	19,254 56	19,039 56
Fau Claire	23,243 23	10,940 95	.....	39 70	11,687 21	12,415 37
Florence	10,810 30	.....	.....	3 92	4,493 41	509 50

OF RECEIPTS.

and Town and Union Free High Schools, 1912-1913—Concluded.

From special state aid.	From district tax.	From tuition received.	From rent or sale of text-books.	From interest on school funds.	From other sources.	Total receipts.	Money on hand June 30, 1913.
\$1,530 50	\$4,600 00	\$997 00	.....	.....	\$143 54	\$10,038 26	\$2,476 97
1,517 75	30,581 61	2,098 29	\$270 87	\$30 45	283 77	53,402 92	5,811 10
890 29	40,090 00	3,390 09	.....	102 31	409 91	70,065 19	16,062 72
689 25	7,750 80	370 50	162 50	.....	.....	17,604 59	563 28
2,459 50	26,253 98	4,705 35	1,156 53	.....	980 38	60,785 17	2,073 91
1,858 63	9,637 03	1,054 50	80 25	52 01	49 75	29,928 19	3,817 95
2,191 46	14,088 49	54 00	.....	.....	11 20	25,899 77	6,954 63
1,167 75	24,122 45	1,488 64	246 96	.....	646 38	51,656 04	13,509 04
1,897 99	31,318 55	3,443 47	171 22	.....	131 64	57,117 14	2,665 53
.....	20,280 05	673 00	.....	66 30	11 54	50,209 32	15,115 84
2,177 00	25,496 81	3,377 63	419 85	.....	75 68	58,753 97	9,664 75
1,557 00	15,611 01	1,330 50	62 75	30 00	44 55	42,512 66	11,750 32
2,400 00	3,752 00	72 00	.....	.....	.....	8,415 60	113 52
2,724 75	49,272 46	4,672 11	1,030 57	3,534 28	337 53	109,216 57	19,675 03
1,351 75	10,090 91	657 00	.....	.....	374 54	22,863 13	318 45
1,167 75	21,954 21	3,064 00	.....	.....	2,032 70	52,404 36	7,268 90
1,453 50	18,398 76	1,814 50	259 95	33 44	250 31	35,330 39	1,840 91
2,948 08	15,972 83	1,807 17	741 67	373 31	53 35	58,166 71	6,152 45
2,081 25	26,177 52	1,164 85	50	.....	140 01	46,791 25	7,404 70
2,503 98	9,914 37	1,220 00	8 11	4 00	803 50	21,929 24	1,632 96
389 25	3,000 00	106 00	.....	.....	221 29	6,295 44	.....

RECEIPTS—ALL SCHOOLS, 1912-1913.

From special state aid.	From district tax.	From tuition received.	From rent or sale of text-books.	From interest on school funds.	From other sources.	Total amount available.	Money on hand June 30, 1913.
\$293,549 38	\$3,288,398 66	\$119,653 59	\$22,092 87	\$8,763 46	\$145,867 09	\$9,421,623 28	\$2,234,882 83
1,389 25	\$20,021 93	\$72 39	\$85 95	\$45 00	\$544 08	\$62,031 42	\$14,055 39
2,447 50	35,013 49	184 50	.....	.....	628 59	67,464 97	20,328 82
6,350 77	59,302 50	1,328 23	98 90	46 70	3,744 29	202,738 59	45,106 55
4,635 68	63,035 11	454 35	.....	72 57	2,488 05	143,799 25	39,199 92
3,439 25	19,876 48	589 25	284 15	28 72	482 77	127,429 56	30,412 69
3,674 14	33,431 43	1,406 13	391 22	11 38	1,841 51	91,333 20	18,919 09
2,700 60	26,180 44	851 64	129 00	53 73	2,557 65	76,146 97	16,779 63
2,064 55	30,616 82	1,837 44	799 62	16 24	498 78	125,932 59	42,686 79
3,732 24	41,540 29	1,373 21	27 80	12 00	3,532 43	133,176 43	40,517 06
6,561 75	71,092 61	3,166 82	859 53	84 68	2,159 15	227,215 98	62,853 19
6,154 27	66,898 19	4,127 12	183 23	17 65	777 63	150,075 76	27,169 86
2,289 25	26,889 43	390 86	34 45	22 50	770 76	72,354 46	13,379 58
4,328 50	40,842 39	1,791 05	71 89	20 48	2,129 06	127,392 37	25,342 94
6,743 55	57,083 92	3,207 96	235 61	74 10	710 85	151,661 97	28,640 93
4,459 65	62,097 00	2,230 38	452 90	96	1,831 32	179,600 99	37,903 36
2,507 10	16,384 77	207 55	283 95	.....	1,927 90	71,163 39	19,310 83
1,800 00	52,232 30	101 00	.....	.....	813 34	116,520 88	33,796 56
2,739 25	39,697 75	835 57	259 96	3 75	3,433 12	121,269 08	32,972 89
3,159 93	33,058 02	973 57	5 44	922 54	692 20	97,143 16	28,378 70
600 00	28,359 00	232 50	225 80	.....	896 62	46,128 05	14,766 11

FINANCIAL STATEMENT OF

COUNTIES— Exclusive of cities under city superintendents.	Money on hand June 30, 1912	From money borrowed	From sale of bonds.	From sale of school property	From state school apportion- ment.	From taxes levied by county supervisors
Fond du Lac.....	\$32,587 43	\$7,773 67	.....	\$112 29	\$24,073 20	\$23,593 84
Forest	21,506 29	17,550 84	.....	.....	7,268 24	15,873 94
Grant	44,337 33	33,958 96	.....	1,080 87	32,720 73	28,833 49
Green	22,908 03	4,343 43	\$15,000 00	18 75	12,371 25	14,214 18
Green Lake	13,567 69	4,702 79	.....	7 25	9,364 99	9,993 78
Iowa	19,190 41	40,232 69	.....	1,095 75	16,496 64	16,119 49
Iron	22,147 37	17,710 00	.....	67 42	7,635 96	6,930 43
Jackson	29,640 43	7,747 66	.....	675 85	11,002 03	16,007 03
Jefferson	19,940 81	6,205 00	.....	106 35	15,276 53	15,915 09
Juneau	27,556 44	9,956 15	705 80	728 72	16,077 73	20,028 35
Kenosha	15,871 93	693 42	.....	34 96	10,667 57	9,300 66
Kewaunee	16,885 45	11,375 00	.....	114 60	14,436 29	16,196 90
La Crosse	17,732 27	3,100 00	.....	2 25	10,902 06	11,000 58
Lafayette	21,394 25	14,472 75	.....	141 13	14,513 19	16,702 50
Langlade	39,324 53	16,578 88	.....	233 85	10,433 95	10,252 71
Lincoln	22,714 17	800 00	10,000 00	60 60	7,883 81	8,685 28
Manitowoc	26,319 30	14,273 86	.....	238 87	24,325 95	25,856 33
Marathon	72,822 11	57,919 56	.....	1,453 75	38,528 13	41,769 26
Marinette	30,341 16	25,474 20	1,272 57	216 25	20,032 32	19,255 08
Marquette	7,384 01	5,264 52	.....	19 82	9,707 68	10,327 69
Milwaukee	82,716 71	30,972 50	.....	203 41	29,876 64	32,040 92
Monroe	34,814 08	13,231 39	34 15	153 90	24,195 27	24,580 03
Oconto	24,494 46	10,012 62	239 28	1,055 04	19,283 53	22,409 83
Oneida	8,794 42	6,350 00	.....	13 75	5,099 46	.....
Outagamie	34,123 95	18,828 30	.....	19 25	24,626 15	24,909 52
Ozaukee	12,775 66	9,895 00	.....	74 67	15,213 30	16,072 61
Pepin	9,796 12	6,270 00	.....	.....	6,846 56	7,180 94
Pierce	31,275 98	15,813 08	.....	220 22	18,975 72	19,896 72
Polk	50,091 99	23,280 55	.....	408 72	22,034 38	21,884 88
Portage	39,865 40	9,189 84	31 36	1,129 01	21,932 38	21,974 78
Price	37,029 20	2,420 00	.....	316 78	12,254 22	15,500 09
Racine	23,999 39	10,362 96	.....	8 50	11,326 64	10,799 75
Richland	24,055 46	7,452 13	.....	121 90	17,131 75	17,232 69
Rock	50,091 37	11,807 17	.....	90 10	21,586 61	22,430 56
Rusk	17,072 77	19,809 20	.....	83 85	10,687 62	10,447 51
St. Croix	32,124 63	19,856 48	62 50	165 55	21,524 61	22,370 73
Sauk	30,009 34	8,937 33	13 45	133 76	19,981 95	24,927 52
Sawyer	11,105 01	13,730 00	.....	59 28	5,483 91	5,665 03
Shawano	57,520 02	25,290 00	732 17	984 31	28,694 16	29,321 41
Sheboygan	26,438 35	11,351 17	245 12	124 36	26,225 01	24,502 66
Taylor	39,315 75	20,943 62	.....	79 65	13,949 06	12,843 59
Trempealeau	29,540 46	11,007 50	.....	29 25	21,958 57	21,848 63
Vernon	28,062 58	36,693 73	.....	.....	23,530 19	24,336 17
Vilas	7,938 68	8,900 00	.....	36 40	3,563 24	5,750 00
Walworth	42,165 34	24,522 07	.....	141 07	16,702 62	16,763 10
Washburn	20,092 19	10,118 78	.....	56 66	8,266 20	11,084 43
Washington	21,466 85	12,060 38	.....	42 45	20,418 81	21,448 60
Waukesha	27,373 63	23,980 00	.....	24 61	20,092 99	20,918 51
Waupaca	39,588 42	26,505 00	800 00	483 02	23,272 47	24,587 05
Waushara	19,859 20	6,660 00	.....	64 85	16,028 49	16,576 14
Winnebago	19,061 76	4,816 25	.....	12 20	12,380 79	13,473 90
Wood	46,493 28	9,123 92	.....	522 55	19,035 88	19,216 88

RECEIPTS—ALL SCHOOLS, 1912-1913—Concluded.

From special state aid.	From district tax.	From tuition received.	From rent or sale of text-books.	From interest on school funds.	From other sources.	Total amount available.	Money on hand June 30, 1913.
\$3,196 25	\$52,593 19	\$1,932 25	\$12 57	\$0 99	\$1,131 17	\$147,006 85	\$35,286 08
5,612 15	51,355 50	528 87	336 09	.....	7,970 74	128,002 66	27,408 33
8,452 25	114,043 20	5,073 67	1,624 19	100 00	4,147 48	274,372 17	48,125 64
2,317 75	48,571 88	814 91	200 38	1 34	881 94	121,643 84	34,335 95
1,778 50	27,683 65	884 75	44 34	.....	262 50	68,290 33	14,904 43
6,258 25	63,700 73	2,976 75	433 07	102 45	1,939 70	168,545 93	19,858 07
1,514 25	41,699 60	60 00	15	.....	572 90	98,338 08	35,284 06
5,028 89	29,865 25	1,909 50	222 59	133 85	7,187 34	109,420 42	24,062 87
2,993 33	33,291 28	1,791 28	72 98	136 75	597 38	96,326 78	20,947 29
5,063 06	47,253 23	2,808 59	793 70	111 50	5,252 40	136,335 67	30,017 21
2,052 10	28,854 57	136 46	.....	.....	133 25	67,744 92	16,937 12
3,966 27	28,521 89	1,843 40	479 64	6 74	1,689 73	95,515 91	20,447 15
1,978 50	23,679 22	969 57	39 48	25 06	1,441 91	70,870 90	17,656 52
7,368 88	67,098 72	3,625 40	673 94	42 10	1,872 11	147,904 97	21,201 30
2,250 00	37,137 47	161 80	48 84	81 55	1,282 11	117,785 69	42,281 21
2,050 00	27,025 83	674 97	.....	21 40	842 76	80,758 82	25,121 32
4,445 62	45,110 09	913 22	754 53	30 59	782 46	143,050 87	27,779 81
8,844 50	55,784 49	1,739 30	399 34	265 88	3,757 92	283,284 24	75,526 69
7,405 91	52,421 11	490 69	489 61	92 10	2,184 62	159,675 62	35,970 20
2,578 45	23,710 89	1,042 20	30 53	.....	288 58	60,354 37	8,381 27
4,689 25	101,604 09	743 53	14 17	428 50	2,006 16	285,385 88	95,748 49
3,842 75	81,411 02	4,369 90	1,468 05	15 43	2,283 23	190,399 20	36,711 58
6,903 51	32,305 88	1,169 83	164 88	.....	305 34	117,434 20	31,434 61
3,477 50	34,827 44	3 75	.....	.....	995 35	50,561 67	10,153 15
3,647 75	34,119 41	1,374 22	162 02	60 82	1,348 44	143,219 83	38,156 67
2,128 50	30,791 71	1,546 75	382 05	4 00	1,276 05	90,160 30	13,588 39
1,578 50	18,174 60	944 30	30 92	20 25	1,083 41	51,925 60	8,835 65
4,523 28	58,618 63	3,784 31	577 24	7 50	6,200 26	159,892 94	35,441 15
5,293 50	61,826 98	3,244 98	305 65	42 00	1,725 95	190,137 58	41,969 17
2,941 12	23,198 40	807 19	240 82	5 53	1,827 63	123,143 46	41,956 22
2,836 01	36,660 21	634 65	.....	21 01	9,672 25	117,344 42	28,138 42
4,130 50	29,572 10	1,168 25	71 21	91 67	2,573 17	94,104 14	22,117 74
3,617 75	59,094 02	2,377 64	374 66	47 86	682 71	132,188 57	26,329 93
3,240 29	87,565 16	3,908 16	23 76	107 86	2,345 16	208,196 20	52,562 56
2,964 34	49,458 80	778 69	227 50	3 00	2,806 60	114,341 88	21,627 10
5,684 97	57,562 48	5,279 20	1,250 01	.....	1,991 67	167,872 83	33,460 57
5,558 63	51,024 91	1,593 31	397 34	142 76	640 58	143,360 88	31,224 15
5,652 96	46,174 99	477 03	.....	468 17	1,433 10	90,249 48	25,279 17
5,882 56	52,822 82	2,019 61	657 13	349 41	2,592 34	206,865 94	60,750 15
6,957 00	63,763 66	3,886 18	394 23	8 73	817 21	164,713 68	27,757 23
2,920 75	59,499 60	1,568 49	45 04	71 10	2,210 65	153,447 30	50,158 44
5,422 71	47,255 26	3,998 79	592 98	10 33	643 40	142,307 88	32,953 18
3,757 00	42,876 11	1,550 10	319 50	46 00	2,986 31	164,157 69	38,394 26
3,568 10	24,358 10	205 35	.....	9 99	4,556 69	58,886 55	12,883 11
6,024 75	90,074 37	4,729 91	1,098 97	3,646 32	707 23	206,575 75	42,950 90
1,751 75	33,751 25	983 58	13 75	6 00	1,262 47	87,387 06	20,935 08
3,267 75	39,212 60	3,238 50	108 76	49 29	5,901 23	127,215 22	27,154 39
5,003 50	60,919 53	2,107 53	507 67	33 44	884 53	161,845 94	30,446 46
9,125 78	46,888 43	2,169 39	1,186 91	423 65	1,019 10	176,049 22	37,315 98
3,281 25	45,983 01	1,362 56	50 46	.....	741 90	110,607 86	21,344 92
4,003 98	29,760 31	1,290 00	86 56	17 04	3,063 82	87,906 61	19,995 92
3,489 25	34,187 12	598 81	255 26	35 50	516 96	133,475 41	43,031 68

FINANCIAL STATEMENT OF DISBURS

COUNTIES— Exclusive of cities having city superin- tendents.	Lands and build- ings.	Salaries of men teachers.	Salaries of women teachers.	Teach- ers' pension fund.	Loans, payment of.	Equip- ment.	Inter- est on loans, and school orders.	Service of district school clerk, treasur- er and director.
Totals	\$289,333 71	\$200,908 68	\$2,004,966 49	\$11,821 10	\$167,897 04	\$82,213 89	\$13,608 78	\$96,797 70
Adams	\$1,215 55	\$237 60	\$23,752 23	\$118 77	\$1,641 01	\$1,213 62	\$58 73	\$1,004 30
Ashland	2,384 28	561 38	14,789 75	78 77	117 83	716 14	130 85	829 12
Barron	12,783 02	1,497 80	39,540 10	207 00	2,772 44	1,411 25	236 13	2,081 62
Bayfield	4,309 63	2,283 60	18,898 84	44 98	721 50	1,499 34	161 65	1,091 77
Brown	10,868 83	5,229 28	21,561 21	158 82	619 36	1,386 30	469 06	1,504 30
Buffalo	641 63	3,390 68	22,365 88	163 79	619 01	486 09	39 85	994 40
Burnett	3,700 35	1,276 80	21,882 31	93 56	2,524 54	1,197 57	233 21	1,323 78
Calumet	4,276 85	2,814 12	18,899 75	87 51	2,858 90	681 06	179 33	1,211 60
Chippewa	5,291 49	960 10	38,964 90	190 33	2,513 16	925 89	720 11	1,973 29
Clark	5,790 29	8,577 98	37,008 63	205 97	5,591 47	1,766 42	391 24	2,346 01
Columbia	2,114 84	1,432 39	41,432 28	175 60	1,363 21	2,751 37	159 81	1,127 07
Crawford	2,382 17	2,090 61	22,837 83	247 40	1,352 10	653 53	142 50	926 50
Dane—1st Dist.....	4,641 88	760 00	36,072 00	207 98	1,544 19	1,376 08	59 32	1,150 11
2nd Dist.....	1,950 32	2,856 10	33,688 58	231 62	2,255 35	915 38	172 68	1,079 80
Dodge	6,707 74	4,131 15	51,924 19	282 14	2,830 91	1,472 23	270 43	2,357 83
Door	1,303 73	5,814 19	17,571 57	135 20	1,699 15	1,125 86	237 97	1,133 94
Douglas	12,590 70	2,125 67	29,346 14	119 15	1,687 00	2,070 59	1,495 91	1,628 29
Dunn	4,400 15	1,950 78	37,118 04	176 16	1,465 51	1,219 78	62 71	1,935 46
Eau Claire	2,720 20	1,669 75	23,117 07	144 81	1,477 53	522 80	143 77	1,345 57
Florence	103 20	371 00	9,945 25	19 00	100 00	1,752 60	16 30	165 00
Fond du Lac.....	4,802 73	4,586 78	50,092 58	348 58	2,214 88	1,849 49	208 11	1,774 96
Forest	1,629 44	1,827 90	9,103 40	54 20	900 00	263 36	274 18	439 34
Grant	2,423 24	1,722 00	59,941 35	385 86	3,979 58	1,137 23	164 07	2,036 54
Green	19 95	3,404 02	37,098 62	220 28	1,418 72	1,199 26	27 46	1,147 29
Green Lake	252 18	630 86	18,205 24	90 08	242 11	398 69	14 60	675 87
Iowa	1,001 29	2,271 10	33,637 35	209 68	6,619 22	524 21	283 00	1,409 51
Iron	7 37	1,897 90	8,389 35	62 75	.....	195 84	65 42	355 60
Jackson	3,142 09	1,231 33	25,750 82	147 13	895 13	652 93	42 40	1,332 32
Jefferson	211 02	2,115 10	31,456 87	166 47	599 40	917 47	11 60	1,562 54
Juneau	2,987 42	288 04	28,110 09	171 51	1,373 85	1,080 19	137 40	1,224 45
Kenosha .....	.....	490 05	21,044 96	104 24	240 65	243 10	24 60	576 52
Kewaunee	4,945 67	9,346 46	11,029 66	104 88	1,227 00	781 60	303 51	1,011 27
La Crosse	368 18	733 56	19,425 00	126 45	952 50	339 91	160 50	847 06
Lafayette	459 91	3,737 72	34,671 14	206 54	626 04	775 04	61 60	1,169 03
Langlade	13,499 57	358 06	26,083 30	142 49	6,370 00	1,766 23	229 36	1,596 34
Lincoln	1,986 49	640 00	22,141 93	100 91	.....	1,291 27	94 15	1,253 51
Manitowoc	6,152 49	11,968 61	33,964 29	219 89	7,933 09	1,752 09	457 22	1,931 70
Marathon	19,963 47	7,662 62	54,518 84	247 69	15,802 61	3,133 90	523 68	3,567 29
Marquette	3,100 52	4,504 62	26,589 01	119 52	4,179 56	1,843 04	203 75	1,548 85
Marquette	616 21	957 39	14,726 35	73 60	541 44	382 20	66 00	521 92
Milwaukee	5,852 22	4,040 14	19,038 45	133 75	6,785 94	925 39	418 75	1,424 07
Monroe	5,750 63	1,207 80	41,428 46	194 76	2,161 86	689 39	166 34	1,934 07
Oconto	3,556 44	3,404 65	22,122 40	108 47	1,204 81	1,328 75	162 50	1,562 10
Oneida	1,002 89	846 45	16,167 36	74 58	2,550 00	547 85	140 89	709 30
Outagamie	8,176 87	3,148 75	33,633 79	198 55	4,813 33	1,839 51	348 93	1,874 55
Ozaukee	126 10	7,071 30	14,731 30	134 26	367 23	441 21	38 27	682 05
Pepin	242 73	831 60	10,820 40	71 03	70 00	155 40	4 90	458 00
Pierce	4,837 71	6 38 03	33,785 70	174 21	331 80	886 84	11 90	1,450 75
Polk	5,766 70	3,737 80	31,851 70	156 16	3,533 32	1,469 97	124 31	1,648 45
Portage	5,278 70	3,820 06	31,385 43	142 91	1,867 06	1,365 84	145 03	1,648 45
Price	5,047 06	2,437 55	21,977 21	117 64	783 00	1,549 65	165 48	1,319 78

MENTS, RURAL SCHOOLS, 1912-1913.

Text-books.	Stationery and supplies used in instruction.	Janitor service and supplies.	Fuel and light.	Repairs.	Insurance.	Transportation of children.	Tuition to other districts.	Other payments.	Total payments.
\$37,604 54	\$31,551 82	\$58,275 14	\$181,342 04	\$146,903 66	\$22,867 41	\$19,457 63	\$17,948 85	\$125,056 97	\$3,508,560 04
\$89 19	\$189 37	\$545 20	\$1,550 53	\$1,338 07	\$248 79	.....	\$84 32	\$1,237 21	\$34,724 88
449 52	703 81	859 37	1,353 91	1,672 07	276 86	\$19 25	84 51	765 02	25,792 75
1,832 66	479 34	657 41	2,940 51	2,516 28	384 21	8 00	288 06	3,645 36	73,262 09
670 95	555 94	1,630 35	1,839 92	1,763 53	365 10	472 25	457 01	3,043 90	39,857 06
541 49	372 93	826 69	2,347 45	3,240 73	339 45	.....	370 35	913 50	50,749 94
472 83	218 09	308 94	2,105 95	1,517 59	124 34	.....	78 25	1,023 06	34,609 98
731 00	320 64	8 9 02	1,214 76	1,015 14	444 21	300 35	144 59	2,888 79	40,120 57
277 90	251 33	488,86	2,062 27	1,121 09	173 29	26 80	52 15	1,037 64	36,500 51
830 39	761 67	581 15	3,282 10	2,779 64	399 94	614 90	579 59	2,131 03	63,529 63
1,694 74	633 41	1,359 91	3,573 22	5,087 81	530 11	825 00	601 27	2,817 84	78,851 32
558 28	590 77	1,009 32	3,390 28	2,066 09	208 72	197 41	275 00	1,865 67	60,748 71
267 77	126 03	262 82	1,552 47	830 38	226 22	.....	.....	1,064 09	34,962 42
414 98	243 42	945 37	4,631 76	2,668 72	266 09	311 50	82 02	1,703 50	57,087 92
200 49	215 30	815 65	3,139 73	1,557 54	176 83	.....	23 00	1,035 02	50,313 39
320 67	375 82	846 35	5,567 83	3,196 68	277 18	273 15	198 49	2,035 97	83,068 81
779 63	263 52	503 37	2,047 09	2,139 07	102 63	.....	136 10	1,373 77	36,371 74
7 4 73	2,139 97	3,340 94	2,782 50	2,538 49	662 21	2,112 72	108 00	1,790 27	67,243 28
772 34	328 79	585 93	2,502 46	2,924 54	212 92	80 30	114 62	2,458 88	58,309 37
541 81	408 83	455 70	1,596 60	1,372 57	198 29	14 16	128 22	1,028 22	37,288 90
409 39	653 52	1,904 41	784 72	308 32	212 00	669 00	197 75	884 46	18,495 92
43 10	412 05	999 27	5,200 93	3,778 75	353 64	15 14	145 17	1,706 71	78,537 87
211 31	276 47	613 30	780 16	451 39	65 30	1,522 71	137 25	1,855 35	20,435 06
179 55	270 27	765 57	5,340 68	4,113 54	369 10	349 17	358 09	1,803 92	85,339 76
153 35	187 09	340 98	2,927 74	2,178 15	402 82	.....	.....	1,242 51	51,968 24
34 56	206 30	372 09	1,384 30	688 01	101 58	45 00	66 97	777 38	24,185 82
153 47	193 36	308 65	2,724 32	2,367 14	273 89	103 80	325 00	1,445 74	53,850 74
467 60	301 85	949 42	838 13	413 21	280 55	.....	.....	286 29	15,233 47
540 02	436 73	814 66	1,819 97	1,540 85	312 28	630 53	137 55	1,658 50	41,085 24
205 15	243 29	678 21	3,687 31	1,151 47	212 94	55 38	271 42	1,052 77	44,578 41
266 55	205 65	544 77	2,139 56	1,876 01	455 02	335 42	269 25	1,150 65	42,615 86
.....	191 79	476 20	2,181 50	1,400 39	200 70	.....	19 40	859 81	28,053 91
432 93	247 85	531 36	2,014 49	1,369 76	292 42	.....	141 15	1,133 87	34,913 88
303 27	253 03	405 21	1,579 75	1,290 96	186 83	.....	56 91	1,044 70	28,073 85
136 34	177 43	421 00	3,034 49	2,800 98	439 38	.....	223 90	1,228 79	50,169 93
396 80	369 75	1,219 97	2,350 33	1,810 24	649 06	142 00	116 88	1,768 44	58,818 82
529 62	1,296 99	675 24	1,306 42	2,595 56	329 15	1,358 05	463 54	1,640 55	37,703 38
173 89	472 16	1,424 33	3,613 63	1,970 47	426 02	.....	415 75	3,530 24	76,405 87
2,304 18	1,552 50	1,999 93	4,086 61	4,208 97	715 64	200 00	879 99	6,331 77	127,599 72
790 05	780 53	434 12	1,910 36	1,373 41	286 39	802 16	492 97	1,457 00	44,505 86
103 95	76 23	280 52	1,062 98	879 28	138 44	.....	44 12	488 45	20,959 08
193 11	327 56	1,040 19	2,143 63	1,405 21	185 37	.....	674 79	1,492 25	46,080 82
762 14	381 81	876 09	3,115 92	2,549 10	546 70	.....	101 78	1,280 87	63,148 61
711 16	498 32	891 70	2,318 60	2,008 57	318 25	.....	260 31	2,496 32	42,953 42
409 37	599 23	880 47	1,093 40	680 48	792 57	944 25	128 35	2,423 22	29,996 31
546 93	331 49	862 03	3,835 35	2,625 61	349 79	.....	76 70	2,288 40	64,950 78
240 89	215 19	434 23	1,882 93	935 98	166 03	.....	60 00	445 82	27,973 39
87 76	44 15	175 67	651 55	906 40	110 10	.....	19 50	575 58	15,225 67
445 26	288 87	519 06	2,414 91	2,455 37	300 41	265 00	604 63	1,883 92	51,352 76
1,662 55	709 24	810 36	2,044 08	2,572 96	294 64	421 36	1,249 40	1,934 07	59,987 07
983 90	488 47	708 30	3,244 84	3,755 54	430 69	53 90	127 90	3,217 87	58,867 89
595 50	671 89	1,743 22	1,724 65	3,213 64	269 65	148 40	330 65	1,481 50	43,526 27

FINANCIAL STATEMENT OF DISBURSE

COUNTIES— Exclusive of cities having city superin- tendents.	Lands and build- ings.	Salaries of men teachers.	Salaries of women teachers.	Teach- ers' pension fund.	Loans, payment of.	Equip- ment.	Inter- est on loans and school orders.	Services of district school clerk, treasur- er and director.
Racine	4,466 54	925 05	21,992 72	125 50	1,021 77	938 76	55 23	683 25
Richland	1,613 66	6,049 33	31,066 10	228 58	2,088 64	732 17	97 38	1,432 83
Rock	5,612 21	2,365 15	51,217 83	358 64	2,560 50	1,335 44	143 70	1,609 73
Rusk	5,131 17	2,711 00	21,380 46	134 90	3,834 31	994 51	284 62	1,327 29
St. Croix	3,417 80	1,292 80	35,061 56	163 99	1,786 30	1,022 80	131 47	1,812 52
Sauk	844 17	2,568 06	44,658 51	243 97	2,880 70	1,175 01	169 91	1,748 27
Sawyer	6,361 45	1,672 30	14,830 87	90 30	6,102 91	707 38	245 30	683 81
Shawano	15,839 35	5,549 40	29,233 15	575 37	3,224 81	1,705 61	240 06	1,912 37
Sheboygan	1,355 23	5,631 50	25,884 15	198 20	2,297 15	1,192 98	132 71	1,194 16
Taylor	9,062 06	1,341 80	25,470 42	102 53	3,653 07	1,577 06	217 05	1,698 86
Trempealeau	824 96	3,950 08	29,382 54	156 82	2,434 17	2,079 61	114 73	1,297 22
Vernon	2,083 73	4,063 55	38,999 14	218 28	3,587 08	2,203 07	374 08	1,831 77
Vilas		560 00	3,461 00	10 30	500 00	15 00	8 26	80 00
Walworth	4,265 13	1,613 70	35,316 59	194 40	3,533 42	2,758 55	149 55	1,107 52
Washburn	1,038 59	2,163 70	19,524 30	115 84	3,066 75	1,149 56	154 71	1,445 81
Washington	2,740 83	5,746 42	23,936 74	139 05	1,411 83	477 63	26 00	1,241 54
Waukesha	5,484 62	3,716 75	35,773 94	170 92	1,253 50	1,223 83	193 40	1,319 69
Waupaca	3,525 90	2,557 40	34,082 22	219 78	2,002 30	1,465 35	152 50	2,026 91
Waushara	2,905 55	2,024 55	27,088 56	151 32	871 75	468 57	93 64	1,218 35
Winnebago	382 18	1,657 01	27,999 13	151 97	1,762 06	772 89	62 90	1,279 86
Wood	8,782 96	940 05	31,015 66	172 72	1,735 72	1,351 86	100 11	1,682 89

FINANCIAL STATEMENT OF DISBURSEMENTS,

COUNTIES— Exclusive of cities having city superinten- dents.	Lands and build- ings.	Salaries of men teachers.	Salaries of women teachers.	Teach- ers' pension fund.	Loans, payment of.	Equip- ment.	Interest on loans and school orders.	Services of district school clerk, treasur- er and director.
Totals	\$174,832 71	\$156,228 60	\$592,444 79	\$3,260 33	\$141,348 85	\$40,051 34	\$9,693 40	\$16,298 18
Adams								
Ashland	\$175 00	\$2,687 85	\$9,207 20	\$29 95		\$449 72	\$1 05	\$450 99
Barron	801 90	4,040 55	8,314 20	39 75	\$2,117 49	715 85	323 20	232 37
Bayfield	3,127 69		12,087 85	51 89	1,287 50	1,557 14	134 01	374 80
Brown	530 63	613 70	13,863 03	48 27	4,182 72	1,741 76	172 04	476 47
Buffalo		2,599 20	2,794 50	10 80	800 00	43 50	232 34	104 26
Burnett	4,625 00		5,431 99	10 76	22 12	520 07	49 20	199 33
Calumet		1,350 00	1,661 40	3 60	800 00	11 75	138 00	61 00
Chippewa	3,197 45	311 41	6,534 15	17 99	430 00	696 44	22 43	132 00
Clark	340 76	3,924 00	9,850 38	54 62	2,246 00	616 83	146 15	245 00
Columbia		1,252 80	5,027 62	33 13		330 25	20 00	40 00
Crawford		3,260 50	7,947 80	35 20	355 94	438 67	311 52	130 80
Dane—1st Dist.	125 00	1,908 90	11,009 91	94 35	1,160 00	406 04	31 62	219 50
2nd Dist.	400 00	2,618 93	10,824 72	68 05	1,285 00	506 41	23 75	168 00
Dodge	133 22	2,825 65	6,336 60	50 75	400 00	158 25	19 48	170 00
Door	7 75	2,585 00	6,862 40	43 12	1,910 73	939 16	62 90	220 00
Douglas		495 00	8,840 60	14 40		620 86	20 00	227 00
Dunn	2,455 24	3,053 25	8,924 90	59 35	1,500 00	181 94	39 40	285 00
Eau Claire		1,575 00	5,337 99	8 01	2,560 00	52 20	351 40	136 92
Florence		799 43	2,799 78	13 29		47 70		95 00
Fond du Lac		675 00	1,755 00			101 79		23 00

MENTS, RURAL SCHOOLS, 1912-1913.

Text-books.	Stationery and supplies used in instruction.	Janitor service and supplies.	Fuel and light.	Repairs.	Insurance.	Transportation of children.	Tuition to other districts.	Other payments.	Total payments.
101 69	175 33	903 15	2,610 17	1,306 58	100 80	.....	111 94	1,718 43	37,296 91
223 31	439 91	438 62	2,476 60	1,819 06	191 59	.....	60 98	669 08	49,647 89
339 49	595 12	1,082 80	5,319 05	3,212 96	466 30	470 00	416 81	1,462 34	77,668 07
1,003 66	1,171 29	787 36	1,576 96	1,453 27	641 79	1,085 27	530 30	3,765 31	47,878 47
674 16	339 67	819 33	2,935 15	2,537 73	543 60	721 15	730 04	2,406 00	56,398 12
239 10	435 52	842 89	3,430 70	2,478 54	303 18	536 50	139 04	1,858 69	64,530 76
71 30	712 27	1,180 13	1,335 26	1,364 62	153 24	1,871 41	600 03	1,035 81	39,018 39
749 22	508 77	504 31	2,900 35	2,081 49	317 10	66 55	472 79	2,284 63	68,165 33
358 35	365 17	965 20	2,702 95	2,585 04	250 24	.....	108 09	1,724 96	46,976 08
1,209 55	832 52	1,464 98	2,048 89	2,563 50	346 95	587 00	795 10	3,948 65	56,909 99
435 07	313 94	718 94	2,315 95	2,425 06	426 60	100 00	52 14	1,939 46	49 002 30
948 28	387 96	643 41	2,915 40	2,159 88	679 37	.....	92 77	1,800 47	62,983 24
237 00	60 00	164 00	240 40	118 70	15 00	224 00	.....	445 17	6,138 83
633 03	433 63	903 97	4,163 73	2,587 84	411 80	.....	140 00	1,055 64	59,278 69
627 98	577 81	617 48	1,382 28	1,432 04	358 15	131 30	101 40	1,516 36	35,404 06
105 70	369 04	480 55	2,876 98	1,750 70	233 36	74 55	68 25	1,412 98	43,091 55
315 32	36 54	1,108 86	3,929 04	2,542 28	292 34	.....	17 25	1,912 44	59,580 72
575 65	309 16	991 33	3,364 84	2,994 16	233 63	.....	526 41	1,664 95	56,702 54
57 34	202 25	423 57	2,291 31	1,477 81	141 58	127 00	17 15	1,086 48	40,646 78
264 45	196 55	597 03	2,957 35	2,504 97	246 75	145 84	375 05	1,749 90	43,105 89
1,096 73	581 19	593 97	2,434 09	2,458 68	429 25	.....	389 79	2,782 76	57,148 43

STATE GRADED SCHOOLS, 1912-1913.

Text-books.	Stationery and supplies used in instruction.	Janitor service and supplies.	Fuel and light.	Repairs.	Insurance.	Transportation of children.	Tuition to other districts.	Other payments.	Total payments.
\$17,367 67	\$16,746 90	\$6,819 44	\$69,924 37	\$45,938 73	\$10,732 37	\$17,119 25	\$3,457 94	\$51,061 61	\$1,433,406 46
.....
\$775 18	\$522 89	\$1,046 09	\$1,230 62	\$417 83	\$331 77	\$503 00	\$424 00	\$480 40	\$18,733 54
447 41	75 75	812 42	1,612 38	635 07	82 06	44 45	17 44	1,412 39	21,724 68
363 53	695 73	1,679 16	977 58	688 38	232 02	1,825 76	.....	2,475 09	27,556 13
414 60	337 79	1,084 42	1,249 49	724 35	141 89	.....	10 00	796 68	26,397 89
232 59	89 09	241 50	588 18	155 93	99 65	155 00	6 00	1,409 87	9,562 41
167 32	82 40	420 45	308 29	159 25	128 37	104 70	68 61	283 94	12,581 80
.....	.....	258 00	273 43	19 51	18 83	.....	.....	15 74	4,611 26
243 09	213 13	383 36	801 38	315 75	167 92	110 85	.....	194 03	13,771 38
497 81	350 85	855 56	832 30	487 29	68 91	350 00	81 40	760 90	21,748 76
4 90	84 05	385 25	846 13	205 04	44 78	.....	.....	345 74	8,619 69
123 02	109 32	782 38	731 79	561 58	83 39	.....	19 00	175 29	15,076 20
189 52	144 18	755 93	1,536 80	634 61	44 85	.....	.....	590 02	18,871 23
341 04	271 77	1,306 17	1,819 33	1,205 02	33 95	.....	.....	1,228 60	22,100 74
26 84	131 44	692 31	897 20	227 75	29 60	.....	.....	710 01	12,809 10
154 74	369 76	429 59	792 52	262 52	149 00	.....	179 37	382 26	15,480 92
327 45	636 98	1,247 05	764 56	722 99	86 50	1,286 51	18 00	173 14	15,481 04
277 24	161 89	923 18	751 03	492 23	291 47	324 50	.....	534 20	20,254 82
262 55	165 20	686 00	695 63	493 12	94 34	.....	.....	139 25	12,547 61
149 47	133 64	632 75	504 82	133 97	50 12	617 75	.....	114 01	6,091 73
99 49	10 54	25 25	331 99	4 50	13 95	.....	11 75	111 97	3,164 23

FINANCIAL STATEMENT OF DISBURSEMENTS,

COUNTIES— Exclusive of cities having city superinten- dents.	Lands and build- ings.	Salaries of men teachers.	Salaries of women teachers.	Teach- ers' pen- sion fund.	Loans, payment of.	Equip- ment.	Interest on loans and school orders.	Services of dist- rict school clerk, treas- urer and director.
Forest	\$10,700 41	\$2,240 02	\$16,882 40	\$86 49	\$18,350 00	\$1,145 01	\$93 50	\$516 00
Grant	4,961 23	2,063 25	10,450 45	48 15	6,527 71	1,867 10	255 67	180 00
Green		495 00	4,836 52		1,141 71	41 50	128 20	50 00
Green Lake		450 00	2,313 00			77 96		42 50
Iowa	523 27	2,366 80	5,031 00	17 15		134 91	15 99	100 00
Iron		784 00	1,417 50	26 00		81 43		225 00
Jackson	40 00		7,918 90	23 60	1,615 28	692 33	45 71	124 00
Jefferson	150 00	787 00	3,271 30	23 60	152 50	43 48	2 68	85 00
Juneau		1,609 20	1,170 00	21 60	450 00	39 28	7 15	50 00
Kenosha	3,821 20	445 50	8,911 60	27 23	1,428 58	1,089 70	462 92	126 00
Kewaunee	3,561 19	4,584 03	2,978 73	55 99	1,566 39	867 61	180 97	196 50
La Crosse	4,106 31		3,914 93	15 82		43 75	12 00	37 50
Lafayette	561 83	3,311 10	4,735 85	58 55	1,123 59	31 17	18 58	160 00
Langlade	28 22	2,017 35	7,685 87	35 73	2,517 40	398 41	108 10	186 00
Lincoln	920 91		3,365 14	9 86		229 78	32 65	137 32
Manitowoc	796 28	4,447 58	8,974 53	100 99	3,370 45	176 91	236 40	274 32
Marathon	9,501 87	3,060 00	12,184 66	14 85	12,941 71	662 87	310 81	396 63
Marinette	19,482 61	5,516 25	28,003 89	183 61	5,628 92	3,069 61	468 03	902 00
Marquette	204 39	1,388 25	6,864 92	22 33	621 04	243 42	37 98	105 00
Milwaukee	23,855 83	13,959 50	62,301 86	531 80	7,250 00	2,467 55	1,902 64	1,986 80
Monroe	939 52	1,057 35	3,543 48	34 17	1,464 00	117 92	17 37	70 00
Oconto	279 83	3,369 15	12,087 71	59 37	602 00	1,756 27	260 47	488 00
Oneida	750 00	2,148 10	5,440 00	24 66	2,200 00	144 32	198 00	254 00
Ouzagamie	1,263 92	1,452 74	6,140 20	23 06	4,668 72	986 97	83 50	148 00
Ozaukee	304 63	1,759 05	2,247 74	52 71		122 23	50	35 00
Pepin		2,011 95	1,907 58	16 47	532 15	48 15	62 50	32 00
Pierce		135 00	5,400 00	11 25	1,200 00	114 72	26 25	80 00
Polk	17,031 98	2,563 87	14,180 78	80 10	800 00	1,878 43	115 95	302 00
Portage	588 81	1,019 70	5,744 65	28 15	691 75	346 58	28 15	120 80
Price	6,631 22	1,347 00	8,113 00		1,200 00	790 47	106 20	180 00
Racine	941 49	2,160 00	10,186 25	22 50	3,700 00	2,990 54	157 13	175 00
Richland		3,119 70	2,696 45	38 24	1,030 10	15 65	65 40	77 00
Rock		663 25	10,046 80	56 70	2,001 00	137 33	29 15	86 25
Rusk	1,567 02	3,008 70	8,436 74	50 75	5,400 00	450 27	182 39	220 00
St. Croix		1,833 25	11,368 85	36 90	1,000 00	205 58	32 82	371 03
Sauk	342 27	4,640 30	9,616 04	89 69	1,366 43	295 85	164 10	260 00
Sawyer		1,284 00	2,966 40	10 35	700 00		87 33	333 30
Shawano	8,760 96	6,311 43	13,322 54	71 82	2,444 02	358 73	250 60	496 71
Sheboygan	679 11	6,028 29	18,464 51	83 25	1,843 45	920 31	82 34	422 00
Taylor	2,665 06		5,660 00			906 42	29 26	170 00
Trempealeau		1,791 00	5,863 28	20 63	490 62	281 47	25 65	80 00
Vernon	9,746 10	1,765 12	8,632 82	34 96	7,416 95	667 01	139 15	205 50
Vilas	2,357 97	2,037 55	12,760 37	90 50	4,350 00	266 33	116 67	476 00
Walworth	42 90	810 00	8,839 95	75 05	850 00	180 79	14 27	133 00
Washburn	137 85	1,505 70	3,593 48	43 32	400 00	7 11		115 00
Washington	278 93	2,789 50	4,619 50	48 92	1,150 00	386 81	136 33	144 24
Waukesha	12,934 30	2,625 00	12,212 45	37 81	4,249 88	581 53	711 92	245 00
Waupaca	1,069 96	5,180 20	12,273 45	81 54	2,365 00	749 19	93 44	283 32
Wausara	1,200 00	1,793 70	4,100 19	27 09		332 04	4 17	63 00
Winnebago		675 00	2,385 00		350 00	123 74	24 00	45 00
Wood	5,258 54	3,122 00	10,969 51	19 74	1,150 00	303 47	29 92	315 00

STATE GRADED SCHOOLS, 1912-1913—Concluded.

Text-books.	Stationery and supplies used in instruction.	Janitor service and supplies.	Fuel and light.	Repairs.	Insurance.	Transportation of children.	Tuition to other districts.	Other payments.	Total payments.
\$355 23	\$634 09	\$3,090 25	\$1,575 98	\$369 92	\$1,169 25	\$3,662 98	\$97 37	\$2,331 88	\$63,300 78
135 81	126 28	1,515 91	1,175 86	305 81	123 46	.....	.....	1,255 29	30,991 98
102 79	161 36	707 80	835 60	404 61	21 60	.....	.....	275 40	9,210 09
36 45	3 98	198 45	204 60	241 96	.....	.....	.....	22 25	3,591 15
151 19	166 15	708 75	565 61	227 85	147 50	.....	.....	165 40	10,316 57
269 18	30 70	300 00	100 00	.....	.....	.....	.....	.....	3,233 81
280 63	19 65	715 03	1,019 19	2,031 98	183 19	325 50	.....	746 97	15,792 01
34 57	35 37	360 94	378 67	266 80	20 25	.....	4 50	238 36	5,855 02
54 01	42 96	228 14	89 55	70 60	14 50	.....	.....	87 29	3,934 31
25 55	77 15	986 64	692 06	137 70	40 67	.....	.....	561 53	18,834 03
107 29	157 72	265 05	648 84	767 08	159 62	.....	.....	469 22	16,566 23
159 57	97 32	276 37	287 95	110 30	76 87	60 00	.....	223 40	9,422 09
155 89	78 08	309 55	554 53	236 44	82 50	.....	.....	338 38	11,756 04
151 87	218 13	569 15	821 84	518 30	136 50	.....	22 36	1,270 43	16,985 66
96 70	206 56	103 55	147 21	107 10	60 00	.....	7 50	79 24	5,591 17
299 79	208 19	456 25	1,397 21	627 20	84 80	5 25	.....	885 72	22,341 87
355 15	310 04	1,757 91	1,958 43	882 03	327 00	.....	103 15	402 09	45,172 20
1,429 43	1,346 48	3,182 34	2,306 75	2,333 29	777 14	1,572 50	73 07	2,923 64	79,199 56
29 63	94 57	628 35	661 39	325 23	8 71	.....	.....	1,543 14	12,733 35
861 82	1,901 85	8,956 65	5,037 38	3,854 01	1,057 27	.....	818 00	4,033 19	140,779 20
83 72	63 34	299 98	355 17	319 36	27 50	.....	.....	201 00	8,593 88
391 29	501 74	943 42	1,183 82	2,263 51	100 91	371 06	100 50	676 50	25,435 60
212 42	180 00	1,360 25	1,464 07	1,321 58	73 90	.....	.....	478 46	16,249 76
88 15	100.74	852 79	1,282 10	380 15	196 20	.....	.....	189 67	17,861 91
139 10	101 73	218 80	304 36	8 55	6 90	.....	.....	93 49	5,394 79
7 47	10 25	181 80	242 52	76 73	2 40	.....	.....	113 53	5,245 50
89 62	116 51	357 70	670 56	524 04	.....	.....	.....	382 34	9,107 99
692 78	249 12	1,214 02	1,360 41	817 24	437 70	.....	43 50	1,126 80	42,899 68
152 66	79 57	532 21	854 84	284 73	103 42	.....	.....	188 14	10,764 16
390 96	338 61	788 10	829 67	370 86	148 25	452 56	332 75	1,274 18	23,263 83
74 47	239 61	1,264 88	2,396 77	697 91	123 52	.....	61 89	1,936 24	27,128 20
31 42	18 20	428 06	379 25	425 72	3 06	.....	.....	290 68	8,618 93
192 98	46 14	1,497 83	1,363 40	1,725 24	143 23	.....	.....	953 80	18,953 10
328 48	832 39	1,429 26	893 19	1,758 17	217 85	2,114 63	586 15	319 01	27,795 00
229 65	141 69	917 50	1,312 01	790 53	53 30	360 00	83 22	516 55	19,302 88
353 34	236 12	1,267 82	1,309 09	851 04	135 08	.....	.....	568 56	21,495 73
50 91	21 10	698 65	116 43	30 66	.....	691 10	.....	16 55	7,006 78
746 42	157 30	1,245 11	2,192 31	1,335 80	284 40	.....	29 75	1,795 56	39,803 46
246 74	430 56	869 47	1,319 44	1,289 34	253 93	.....	96 16	1,999 86	35,528 76
125 40	67 30	428 30	420 74	301 50	196 29	123 50	.....	191 62	11,285 39
395 30	61 99	751 35	849 69	233 14	163 75	.....	.....	255 31	11,263 18
321 22	75 23	535 41	811 03	765 32	276 45	.....	60 00	565 58	32,017 85
440 23	563 37	1,911 08	1,758 46	1,986 25	203 00	1,645 00	77 00	472 75	31,562 53
373 10	97 74	1,127 81	1,062 99	616 44	50 00	.....	.....	530 58	14,804 62
173 63	277 12	496 63	333 80	68 21	196 00	325 00	.....	780 29	8,503 24
11 48	92 86	292 45	551 87	231 82	32 20	.....	.....	1,066 91	11,833 82
165 67	259 55	1,033 71	1,741 14	1,157 89	129 96	.....	.....	243 45	38,329 28
387 50	167 85	1,827 98	1,717 70	1,133 41	102 98	.....	6 00	2,576 92	30,016 44
63 69	45 39	414 69	640 25	187 58	110 74	.....	.....	247 08	9,229 61
32 96	35 06	246 15	260 88	217 03	119 00	.....	.....	54 71	4,568 52
168 42	587 70	1,457 28	1,392 31	1,284 08	151 25	.....	19 50	771 14	26,999 86

FINANCIAL STATEMENT OF DISBURSEMENTS, FREE HIGH
UNION FREE HIGH

COUNTIES— Exclusive of cities under city super- intendents.	Lands and build- ings.	Salaries of men teachers.	Salaries of women teachers.	Teach- ers' pension fund.	Loans, payment of.	Equip- ment.	Interest on loans and school orders.	Services of district school clerk, treasurer, and director.
Totals	\$169,583 82	\$338,929 91	\$863,030 21	\$6,490 87	\$302,997 63	\$53,926 35	\$23,543 11	\$11,510 23
Adams	\$4,511 46	\$945 00	\$3,030 04	\$12 46	\$1,700 00	.....	\$56 48	\$25 00
Ashland	69 11	.....	1,530 00	.....	.....	\$295 56	10 88	93 00
Barron	10,652 05	5,137 50	20,545 28	106 65	14,463 67	1,591 30	1,157 36	260 00
Bayfield	5,801 34	4,731 00	13,669 27	205 77	.....	534 30	157 79	275 00
Brown	5,619 77	2,200 00	4,385 94	56 96	3,300 00	504 79	197 85	50 00
Buffalo	250 00	6,170 10	12,932 36	116 39	1,327 85	1,856 72	175 41	105 00
Burnett	117 00	1,000 00	3,532 10	.....	.....	.....	.....	50 00
Calumet	12,582 30	5,270 30	11,916 65	147 75	1,800 00	827 45	330 00	185 00
Chippewa .....	.....	2,575 00	7,576 20	46 59	850 00	420 49	64 93	65 00
Clark	931 56	10,578 95	28,902 33	83 06	5,663 18	1,213 06	678 00	405 00
Columbia	86 28	8,875 78	25,740 99	221 61	3,831 64	1,095 53	168 80	317 00
Crawford .....	.....	885 00	3,300 00	2 40	3,500 00	8 05	22 50	40 00
Dane—1st Dist.	1,016 25	5,053 70	9,778 36	139 40	4,350 00	324 04	149 62	135 00
..... 2nd Dist. ....	.....	9,174 01	16,313 25	153 77	11,966 85	3,216 91	219 90	193 00
Dodge	500 00	6,799 50	22,557 45	199 62	5,000 00	1,177 45	73 43	150 00
Door .....	.....	.....	.....	.....	.....	.....	.....	.....
Douglas .....	.....	.....	.....	.....	.....	.....	.....	.....
Dunn .....	.....	1,620 90	4,229 49	10 80	.....	400 03	90 00	85 00
Eau Claire .....	.....	4,522 50	8,174 75	35 95	.....	306 90	205 00	100 00
Florence .....	.....	1,400 00	2,455 75	14 24	.....	.....	17 50	50 00
Fond du Lac.....	111 32	4,789 00	13,284 64	80 49	4,755 00	1,100 67	76 31	108 00
Forest .....	.....	4,879 97	4,534 47	77 95	2,541 70	318 97	63 38	260 00
Green	9,434 44	19,110 82	40,917 50	253 81	11,063 07	1,795 78	1,254 01	424 00
Grant	8,450 35	4,070 70	7,091 10	91 93	2,420 10	599 15	32 62	85 00
Green Lake .....	.....	3,550 01	10,886 27	83 58	3,850 00	1,179 57	64 15	146 00
Iowa	25,904 46	10,208 80	21,363 34	120 83	11,752 03	983 80	1,285 83	345 00
Iron	6,981 32	5,225 00	19,257 50	104 72	2,310 00	487 00	46 64	395 00
Jackson .....	.....	3,915 00	11,244 49	70 31	3,457 66	654 14	103 50	246 60
Jefferson .....	.....	3,086 00	10,309 55	118 50	5,800 00	249 56	84 50	105 00
Juneau	630 00	7,870 00	27,851 91	218 92	7,700 00	915 82	585 28	413 50
Kenosha .....	.....	1,300 00	1,223 75	.....	590 77	355 96	42 19	20 00
Kewaunee .....	.....	4,375 00	11,611 26	79 00	1,197 96	393 52	178 35	268 50
La Crosse .....	.....	3,796 60	4,590 45	49 50	250 00	457 87	33 59	52 00
Lafayette	965 47	10,756 00	26,042 22	118 26	13,074 68	2,268 69	384 26	205 00
Langlade .....	.....	.....	.....	.....	.....	.....	.....	.....
Lincoln	10,000 00	990 00	.....	10 00	.....	398 23	.....	33 80
Manitowoc .....	.....	2,392 00	5,709 00	93 50	4,016 45	389 00	618 66	150 00
Marathon	5,283 96	4,781 25	10,334 30	55 04	7,171 74	562 07	458 28	95 00
Marquette .....	.....	3,720 00	8,085 69	63 96	2,993 89	642 02	127 86	88 62
Milwaukee	20 00	801 00	1,300 50	4 50	.....	368 40	.....	15 00
Monroe	85 77	14,817 12	33,920 39	241 84	8,924 79	1,736 86	1,154 65	320 00
Oconto .....	.....	2,520 00	8,153 64	46 81	2,475 00	.....	196 65	70 00
Oneida .....	.....	1,050 00	1,298 70	6 30	.....	80 00	83 20	.....
Outagamie .....	.....	4,670 50	7,487 35	25 50	4,750 00	769 94	458 89	170 00
Ozaukee	207 25	4,866 25	17,390 19	140 56	10,100 00	808 10	257 11	195 00
Pepin	2,317 40	2,100 00	7,620 45	68 18	6,200 00	1,111 19	.....	85 00
Pierce	1,207 71	10,895 20	24,157 31	64 20	12,986 32	1,729 55	746 07	445 00
Polk	383 03	7,180 00	13,104 91	57 05	12,050 00	2,035 23	538 45	268 21
Portage	423 10	1,872 00	5,492 74	22 05	.....	824 29	45 30	40 00
Price	681 22	3,445 00	10,431 00	52 25	.....	304 04	32 67	300 00

SCHOOLS AND GRADES BELOW HIGH SCHOOLS, AND TOWN AND SCHOOLS, 1912-1913.

Text-books.	Stationery and supplies used in instruction.	Janitor service and supplies.	Fuel and light.	Repairs.	Insurance.	Transportation of children.	Tuition to other districts.	Other payments.	Total payments.
\$10,880 39	\$31,863 66	\$120,102 74	\$119,101 90	\$54,706 99	\$21,183 47	\$6,454 58	\$648 31	\$79,819 78	\$2,244,773 95
.....	\$235 27	\$332 20	\$620 06	\$67 00	\$55 00	.....	.....	\$1,661 18	\$13,251 15
.....	\$68 59	49 31	248 84	240 28	4 29	.....	.....	.....	2,609 86
.....	996 78	793 13	2,284 65	1,851 26	974 67	966 74	\$100 00	774 23	62,645 27
.....	630 54	1,240 70	2,337 78	2,512 18	498 42	92 50	2,212 50	2,187 05	37,186 14
.....	195 78	573 06	679 80	708 91	793 83	110 20	.....	483 15	19,860 04
.....	583 65	185 00	1,707 30	1,585 13	276 40	692 00	.....	276 32	28,244 72
.....	.....	529 49	270 00	430 25	584 18	.....	\$31 00	120 95	6,664 97
.....	616 78	637 71	1,565 90	1,663 52	200 44	105 78	.....	4,219 45	42,134 03
.....	353 31	285 92	1,229 20	986 32	517 37	156 00	.....	231 98	15,358 31
.....	1,635 27	979 85	4,562 93	2,534 91	2,248 23	204 00	.....	3,075 38	63,762 71
.....	529 53	1,123 80	3,397 76	3,897 82	2,000 84	555 96	60 00	47 63	1,586 48
.....	28 65	46 65	390 00	415 55	6 85	190 00	.....	100 61	8,936 25
.....	39 46	181 61	1,222 06	2,067 86	737 35	180 00	.....	715 57	26,090 28
.....	307 73	678 65	2,014 00	2,356 79	2,563 13	86 06	.....	1,357 86	50,606 91
.....	360 38	593 70	2,452 40	3,024 97	978 78	318 48	.....	1,720 56	45,906 72
.....
.....	380 28	2 00	577 00	584 28	355 37	8 00	.....	1,388 85	9,732 00
.....	485 91	42 75	875 40	1,454 28	426 43	232 00	.....	2,066 08	18,927 95
.....	.....	840 00	233 50	.....	.....	.....	.....	1,760 30	6,774 29
.....	52 01	429 07	1,925 60	2,251 03	517 74	226 03	.....	311 76	30,018 67
.....	703 93	322 61	959 87	548 73	368 96	223 50	618 14	214 15	222 16
.....	2,066 17	1,053 40	6,888 67	5,394 59	3,832 11	511 55	.....	5,924 87	16,858 49
.....	266 15	134 56	963 18	1,042 92	174 24	119 75	.....	587 81	109,914 79
.....	2 5 09	643 61	1,459 40	2,370 86	677 62	141 00	.....	301 77	26,129 56
.....	536 77	139 99	3,142 34	2,741 29	310 90	541 00	125 00	5,019 20	25,608 93
.....	.....	.....	.....	.....	.....	.....	.....	.....	84,520 55
.....	350 00	1,354 20	2,800 00	1,718 16	777 00	247 50	866 99	.....	1,635 71
.....	801 82	237 55	1,378 05	1,624 81	834 22	388 10	.....	3,574 05	44,586 74
.....	616 19	535 78	1,149 72	1,139 89	336 97	409 25	.....	893 44	28,480 30
.....	1,468 01	541 40	2,871 63	4,416 83	2,231 68	215 50	81 71	133 68	24,946 06
.....	.....	190 00	88 66	.....	.....	.....	.....	.....	2,234 13
.....	621 76	914 57	1,644 35	1,667 37	447 32	331 97	.....	257 72	59,768 29
.....	912 69	794 67	627 50	706 27	551 28	6 60	.....	2,889 42	3,919 86
.....	611 84	1,079 63	2,843 90	3,120 91	1,067 92	146 00	.....	2,072 92	23,588 65
.....	.....	.....	.....	.....	.....	.....	.....	.....	15,718 41
.....	326 67	96 50	135 75	.....	.....	.....	342 00	.....	64,777 70
.....	.....	.....	.....	.....	.....	.....	.....	.....	12,342 95
.....	374 81	662 28	735 50	627 50	482 40	138 25	.....	133 97	.....
.....	771 86	479 24	1,510 88	1,691 79	897 57	221 50	9 15	762 00	16,523 32
.....	.....	.....	.....	.....	.....	.....	.....	.....	34,985 63
.....	212 40	50 72	882 75	793 12	152 83	62 50	.....	354 31	.....
.....	.....	34 30	173 80	59 87	.....	.....	.....	.....	18,230 67
.....	.....	.....	.....	.....	.....	.....	.....	.....	2,777 37
.....	2,57 95	2,118 80	7 616 83	4,046 61	1,775 24	973 04	.....	1,705 24	81,945 13
.....	44 43	275 28	1,245 52	765 23	999 97	650 00	.....	477 99	17,920 57
.....	150 00	75 00	165 00	.....	.....	.....	.....	254 25	3,162 45
.....	191 52	237 54	1,115 72	1,144 68	412 62	12 51	.....	803 70	22,250 47
.....	120 15	1,334 98	2,030 00	2,373 79	1,890 19	749 20	.....	640 96	43,203 73
.....
.....	.....	212 10	845 80	1,046 73	517 80	134 00	.....	360 13	22,618 78
.....	1,359 03	766 02	3,190 77	3,837 95	147 98	874 46	29 05	3 00	63,991 04
.....	1,166 08	206 07	2,013 63	1,395 78	1,047 35	493 66	524 90	2,767 34	45,281 66
.....	495 99	78 93	757 20	977 51	141 00	140 26	.....	244 72	11,555 19
.....	1,074 60	266 46	2,053 56	2,341 13	688 59	244 10	.....	401 28	22,415 90

FINANCIAL STATEMENT OF DISBURSEMENTS, FREE HIGH UNION FREE HIGH

COUNTIES— Exclusive of cities under city super- intendents.	Lands and build- ings.	Salaries of men teachers.	Salaries of women teachers.	Teach- ers' pension fund.	Loans, payment of.	Equip- ment.	Interest on loans and school orders.	Services of district school clerk, treasurer, and director.
Racine		\$1,850 00	\$3,636 79	\$28 21	\$500 00	\$37 90	\$4 50	\$60 00
Richland	\$3,404 63	5,643 40	18,734 38	127 57	6,075 00	627 95	2,549 93	355 00
Rock	2,785 93	10,332 30	24,701 17	221 75	2,500 00	1,218 69	22 33	135 00
Rusk		3,141 00	4,698 10	9 00	5,380 80	338 25	241 15	200 00
St. Croix	11,000 00	7,559 18	21,163 07	222 75	7,967 67	1,013 05	961 96	235 00
Sauk		3,700 00	9,931 95	33 30	5,954 17	13 55	89 09	65 00
Sawyer		3,012 35	7,647 90	44 25			116 65	60 00
Shawano	50 00	6,047 45	17,014 10	136 52	5,250 00	600 53	421 56	300 00
Sheboygan	1,200 00	7,875 55	20,438 79	195 39	11,285 00	825 65	859 78	125 00
Taylor		3,600 00	15,500 70	62 55	3,500 00	477 26	655 00	295 00
Trempealeau	1,666 66	10,532 40	18,838 86	191 24	7,300 00	1,455 02	609 48	310 00
Vernon	586 83	4,540 00	12,849 65	117 56	4,800 00	270 73	218 74	175 00
Vilas	36 00	2,388 00	2,469 15	23 70	2,000 00	118 38	58 35	35 00
Walworth	15,752 00	9,334 56	32,449 62	383 79	9,584 28	2,725 37	1,374 33	310 00
Washburn		2,200 00	9,916 32	51 93	3,614 43	124 77	196 73	50 00
Washington	81 06	6,630 50	19,260 37	230 63	9,982 22	925 29	209 44	88 00
Waukesha	1,900 00	5,402 80	13,243 01	85 09	5,500 00	1,463 88	1,091 24	130 00
Waupaca	16,759 14	5,995 60	15,846 03	95 82	2,800 00	1,369 29	520 00	190 00
Waushara	8 00	4,753 41	19,401 22	85 03	5,409 24	2,520 79	325 06	335 00
Winnebago	59 68	3,298 00	8,724 15	67 78	1,913 50	465 00	129 82	95 00
Wood		1,120 95	1,800 00	4 05	1,500 00		160 12	25 00

FINANCIAL STATEMENT OF DISBURSEMENTS,

COUNTIES— Exclusive of cities under city super- intendents.	Lands and buildings.	Salaries of men teachers.	Salaries of women teachers.	Teachers' pension fund.	Loans payment of.	Equip- ment.	Interest on loans and school orders.	Services of district school clerk, treasurer and director.
Total.....	\$633,800 24	\$696,067 19	\$3,460,441 49	\$21,572 30	\$612,243 52	\$176,196 08	\$46,845 29	\$124,606 18
Adams	\$5,727 01	\$1,182 60	\$6,782 27	\$131 23	\$3,341 01	\$1,213 62	\$115 21	\$1,119 69
Ashland	2,628 39	3,249 23	25,526 95	108 72	117 83	1,461 42	142 78	1,373 42
Barron	24,236 97	10,675 85	68,399 58	353 40	19,353 60	3,713 40	1,716 69	2,523 99
Bayfield	13,238 66	7,014 60	44,655 96	302 64	2,009 00	3,590 78	453 45	1,741 37
Brown	17,019 31	8,052 98	39,810 18	264 05	8,102 08	3,632 85	838 95	2,030 63
Buffalo	891 63	12,159 98	38,092 74	290 58	2,746 86	2,386 31	447 60	1,203 26
Burnett	8,442 35	2,276 80	30,846 40	104 32	2,546 63	1,717 64	282 41	1,573 06
Calumet	16,859 15	9,434 42	32,477 80	238 86	5,458 90	1,520 26	647 33	1,457 66
Chippewa	8,488 94	3,846 51	53,075 25	254 91	3,793 16	2,042 82	807 47	2,170 29
Clark	7,062 61	23,080 93	75,761 34	443 65	13,497 65	3,636 31	1,215 39	2,996 01
Columbia	2,201 12	11,560 97	72,200 89	430 34	5,194 85	4,177 15	348 61	1,484 67
Crawford	2,382 17	6,236 11	34,055 63	285 00	5,208 04	1,100 25	476 52	1,097 30
Dane, 1st dist....	5,783 13	7,722 60	56,860 27	441 73	7,054 19	2,106 16	240 56	1,513 61
2nd dist....	2,350 32	14,649 04	60,876 55	453 44	15,507 20	4,638 70	416 33	1,445 80
Dodge	7,340 96	13,756 30	80,818 24	532 51	8,230 91	2,807 93	363 34	2,677 88
Door	1,311 48	8,399 19	24,433 97	178 32	3,609 88	2,065 02	300 87	1,353 84
Douglas	12,590 70	2,620 67	38,186 74	133 55	1,687 00	2,691 45	1,515 91	1,855 29
Dunn	6,855 39	6,624 93	50,272 43	246 31	2,965 51	1,801 75	192 11	2,305 46
Eau Claire	2,720 20	7,767 25	36,629 81	188 77	4,027 53	881 90	700 17	1,582 49
Florence	103 20	2,570 43	15,200 78	46 53	100 00	1,800 30	33 80	310 00
Fond du Lac....	4,914 05	10,050 78	65,132 22	429 07	6,969 88	3,051 95	284 42	1,905 96

SCHOOLS AND GRADES BELOW HIGH SCHOOLS, AND TOWN AND SCHOOLS, 1912-1913—Concluded.

Text-books.	Stationery and supplies used in instruction.	Janitor service and supplies.	Fuel and light.	Repairs	Insurance.	Transportation of children.	Tuition to other districts.	Other payments.	Total payments.
\$13 73	\$145 70	\$225 00	\$244 35	\$86 95	\$81 60	.....	.....	\$554 56	\$7,561 29
2,196 42	220 57	3,223 54	2,629 28	1,159 24	394 75	.....	.....	250 16	47,591 82
2,501 69	1,051 84	3,509 59	3,194 32	695 06	150 00	.....	.....	1,269 80	53,992 47
631 15	185 23	818 60	374 56	381 87	188 00	.....	.....	453 60	17,041 31
1.2 0 50	55 61	2,185 97	2,418 66	662 64	329 50	.....	\$4 92	1,150 78	58,711 26
280 24	87 97	1,474 22	1,382 92	1,667 00	445 00	.....	.....	985 73	26,110 24
328 87	726 19	1,208 13	1,037 73	2,344 10	602 50	.....	.....	1,816 47	18,945 14
441 57	726 36	2,314 37	2,925 63	1,210 02	382 30	.....	.....	323 59	38,147 00
1,251 77	117 96	2,446 85	3,417 50	1,857 56	300 93	.....	.....	2,253 88	54,451 61
1,599 39	152 12	2,149 00	1,559 55	1,813 48	2,427 82	\$75 00	.....	1,526 61	35,093 48
588 02	842 65	2,283 70	2,780 25	639 12	175 40	.....	.....	876 42	49,089 22
1,593 96	213 42	1,759 05	1,537 75	323 67	327 64	.....	.....	1,448 34	30,762 34
223 37	162 97	319 97	291 84	35 00	.....	.....	.....	135 37	8,302 08
963 35	1,240 34	5,260 45	5,361 64	1,153 16	998 42	712 50	.....	1,940 73	89,541 54
694 09	3.6 40	1,249 25	1,026 40	1,653 21	289 00	565 00	104 50	482 65	22,544 68
51 83	485 45	2,578 66	2,552 66	1,302 92	118 16	.....	.....	636 22	45,135 46
242 99	185 92	1,529 43	2,082 79	592 65	459 75	.....	.....	376 93	33,489 48
593 94	493 04	2,006 71	2,435 03	652 15	868 85	223 50	.....	860 05	52,014 26
73 37	425 26	2,324 76	2,671 47	506 15	202 20	.....	.....	345 59	39,386 55
107 35	.....	1,385 00	1,525 83	299 44	231 70	.....	.....	1,994 06	20,296 28
.....	17 00	270 00	217 15	1,106 65	56 00	.....	18 52	.....	6,295 44

ALL SCHOOLS, 1912-1913.

Text-books.	Stationery and supplies used in instruction.	Janitor service and supplies.	Fuel and light.	Repairs.	Insurance.	Transportation of children	Tuition to other districts.	Other payments	Total payments
\$95,852 60	\$89,162 33	\$245,227 32	\$370,363 31	\$247,549 38	54,783 25	\$43,031 46	\$22,055 10	\$255,938 36	\$7,186,740 45
\$189 19	\$124 64	\$377 40	\$2,180 59	\$1,405 07	\$303 79	.....	\$84 32	\$2,898 39	\$47,976 03
1,293 29	1,276 01	2,154 30	2,824 81	2,094 19	608 63	\$522 25	508 51	1,245 42	47,136 15
3 316 85	1,328 22	3,754 48	6,404 15	4,156 02	1,433 01	152 45	306 40	5,831 98	157,632 04
1,715 02	2,492 37	5,747 29	5,329 63	2,947 33	689 62	4,510 51	457 01	7,704 04	104,599 33
1,151 87	1,283 78	2,591 21	4,305 85	4,758 91	591 54	.....	380 35	2,193 33	97,007 87
1,294 07	492 27	2,257 74	4,279 26	1,949 92	915 99	155 00	84 25	2,769 25	72,417 11
893 32	932 53	1,519 47	1,953 30	1,758 57	572 58	405 05	244 20	3,293 68	59,367 34
894 68	919 04	2,312 76	4,004 22	1,341 04	297 90	26 80	52 15	5,272 83	83,245 80
1,456 79	1,260 72	2,193 71	5,069 80	3,612 76	723 86	725 75	579 59	2,557 04	92,659 37
3,827 82	2,014 11	6,748 40	6,940 43	7,823 33	803 02	1,175 00	682 67	6,654 12	164,362 79
1,092 71	1,798 62	4,792 33	8,134 23	4,301 97	809 46	257 41	322 68	3,797 89	122,905 90
429 44	282 00	1,435 20	2,669 81	1,398 81	499 61	.....	19 00	1,339 99	58,974 58
613 96	539 21	2,923 36	8,233 42	4,060 63	490 94	311 50	82 02	3,009 09	102,049 43
849 26	1,165 72	4,135 82	7,315 85	5,325 69	296 84	.....	23 00	4,621 48	123,021 04
707 89	1,100 93	3,991 06	9,490 00	4,403 21	625 26	273 15	198 49	4,466 54	141,784 63
934 42	668 28	932 96	2,839 61	2,501 59	251 63	.....	315 47	1,756 03	51,852 56
1,042 18	2,766 95	4,587 99	3,547 06	3,661 48	748 71	3,399 23	126 00	1,963 41	82,724 32
1,429 83	492 68	2,086 11	3,837 77	3,772 14	512 39	404 80	114 62	4,381 93	88,296 19
1,293 77	616 73	2,017 10	4,146 51	2,292 12	524 63	14 16	128 22	3,233 55	68,764 46
553 86	787 16	3,377 16	1,526 04	442 29	262 12	1,286 75	197 75	2,758 77	31,361 94
190 60	851 66	2,950 12	7,783 95	4,390 99	593 62	15 14	156 92	2,130 44	111,720 77

FINANCIAL STATEMENT OF DISBURSEMENTS,

COUNTIES— Exclusive of cities under city super- intendents.	Lands and buildings.	Salaries of men teachers.	Salaries of women teachers.	Teachers' pension fund.	Loans. payment of.	Equip- ment.	Interest on loans and school orders.	Services of district school clerk, treasurer and director.
Forest	\$12,329 85	\$8,947 89	\$30,520 27	\$218 64	\$21,791 70	\$1,727 34	\$431 06	\$1,215 34
Grant	16,818 91	22,893 07	111,309 30	687 82	21,570 36	4,800 11	1,673 75	2,640 54
Green	8,470 30	7,969 72	49,026 24	312 21	4,980 53	1,839 91	188 28	1,282 29
Green Lake	252 18	4,630 87	31,404 51	173 66	4,092 11	1,656 22	78 75	864 37
Iowa	27,429 02	14,846 70	60,031 69	347 66	18,371 22	1,642 92	1,584 82	1,854 51
Iron	7,710 69	7,903 00	29,064 35	193 47	2,310 00	764 27	112 06	975 69
Jefferson	3,182 09	5,146 33	44,914 21	241 04	5,968 07	1,999 40	191 61	1,702 92
Jefferson	361 02	5,988 10	45,037 72	308 57	6,551 90	1,210 51	98 78	1,752 54
Juneau	3,587 42	9,767 24	56,632 00	412 03	9,523 85	2,035 29	729 83	1,687 98
Kenosha	3,821 20	2,235 55	31,180 31	131 47	2,260 00	1,688 76	529 71	722 52
Kewaunee	8,503 86	18,305 49	25,619 65	239 87	3,991 35	2,042 73	662 83	1,476 27
La Crosse	4,474 49	4,530 16	27,930 38	191 77	1,202 50	841 53	206 09	936 56
Lafayette	1,987 21	17,804 82	65,449 21	383 35	14,824 31	3,074 90	464 44	1,534 61
Langlade	13,527 79	2,375 41	33,719 17	178 22	8,887 40	2,164 64	337 46	1,782 34
Lincoln	12,907 40	1,630 00	25,507 07	120 77	.....	1,919 28	126 80	1,424 63
Manitowoc	6,948 77	18,808 19	48,647 82	414 38	15,319 99	2,318 00	1,312 28	2,356 02
Marathon	34,749 30	15,503 87	77,037 80	317 58	35,916 06	4,348 84	1,292 77	4,058 92
Marinette	22,673 13	10,020 87	48,592 90	303 13	9,808 48	4,912 65	671 78	2,450 85
Marquette	820 60	6,065 64	29,676 96	159 89	4,156 37	1,272 64	231 84	715 54
Milwaukee	29,728 10	18,800 64	82,640 81	670 05	14,035 94	3,761 34	2,321 39	3,425 87
Monroe	6,775 92	17,082 27	78,892 33	470 77	12,550 65	2,544 17	1,338 36	2,324 96
Oconto	3,826 32	9,293 80	42,363 75	214 65	4,281 81	3,085 02	619 62	2,120 17
Oneida	1,752 89	4,044 55	22,906 06	105 54	4,750 00	772 17	422 09	963 90
Outagamie	9,445 79	9,771 79	47,561 34	247 11	14,232 05	3,596 42	891 32	2,192 95
Ozaukee	637 98	13,693 60	34,369 23	327 53	10,467 23	1,371 54	295 88	912 65
Pepin	2 560 13	4,943 55	20,243 43	155 68	6,802 15	1,314 74	67 40	575 90
Pierce	6,045 42	11,718 23	63,343 01	249 66	14,518 12	2,731 11	784 22	1,984 14
Polk	23,181 63	13,486 67	59,137 39	293 31	16,383 32	5,433 63	778 71	2,218 66
Portage	6,290 61	6,711 76	42,622 82	193 11	2,558 81	2,536 71	218 48	2,007 25
Price	12,329 50	7,229 55	40,521 21	169 89	1,933 00	2,644 16	304 35	1,799 58
Racine	5,408 03	4,995 05	35,815 76	176 21	5,221 77	3,967 20	216 86	918 25
Richland	5,018 29	14,812 48	52,476 93	394 39	9,193 74	1,375 77	2,712 71	1,864 83
Rock	7,798 14	13,365 70	85,965 80	637 09	7,061 50	2,691 46	195 18	1,830 98
Rusk	6,698 19	8,920 70	34,515 30	194 65	14,615 11	1,783 03	708 16	1,747 29
St. Croix	14,417 80	10,735 23	67,595 48	423 64	10,753 97	2,241 43	1,126 25	2,418 55
Sauk	1 183 44	10,908 36	64,276 50	366 96	10,201 30	1,484 41	423 10	2,073 27
Sawyer	6,361 45	5,963 65	25,445 17	144 90	6,802 91	707 38	449 28	1,077 11
Shawano	24,650 21	17,908 28	59,569 79	783 71	10,918 81	2,664 87	912 22	2,709 08
Sheboygan	3,234 34	19,563 34	64,787 45	476 84	15,425 60	2,938 94	1,074 83	1,741 16
Taylor	11,717 12	4 941 80	46,631 12	165 08	7,153 07	2,660 74	901 31	2,163 66
Trempealeau	2 491 62	16,303 48	54,084 68	363 69	10,224 79	3,816 10	749 86	1,687 23
Vernon	12,476 66	10,358 67	60,481 61	370 80	15,804 03	3,140 81	731 97	2,212 27
Vilas	2,393 97	5,035 55	18,690 52	124 50	6,850 00	359 71	183 28	591 00
Walworth	20 060 08	11,758 26	76,606 16	653 33	13,967 70	5,664 71	1,538 15	1,550 52
Washburn	1,176 44	5,869 40	33,034 10	211 09	7,081 18	1,281 44	351 44	1,610 81
Washington	3,109 22	15,163 42	47,816 61	413 82	12,544 05	1,789 73	371 77	1,473 78
Waukesha	19,418 92	11,744 55	61,229 40	298 60	11,003 38	3,272 24	1,996 56	1,694 69
Waupaca	21 365 00	13,733 20	62,201 75	397 14	7,167 30	3,583 83	765 94	2,500 23
Waushara	4 113 55	8,571 66	50,589 97	263 44	6,280 99	3,321 40	422 87	1,616 35
Winnebago	441 86	5,630 01	39,108 28	219 75	4,025 56	1,361 63	216 72	1,419 86
Wood	14,011 50	5,183 00	43,783 17	196 51	4,385 72	1,655 33	290 15	2,022 89

ALL SCHOOLS, 1912-1913— Concluded.

Text-books.	Stationery and supplies used in instruction.	Janitor service and supplies.	Fuel and light.	Repairs.	Insurance.	Transportation of children.	Tuition to other districts.	Other payments.	Total payments.
\$1,270 47	\$1,233 17	\$4,663 42	\$2,904 87	\$1,190 27	\$1,458 05	\$5,808 83	\$448 77	\$4,439 89	\$100,594 33
2,371 53	1,419 95	9,170 15	11,911 13	8,251 46	1,004 11	349 17	358 09	8,984 08	226,246 53
522 29	491 01	2,011 96	4,806 26	2,757 00	544 17	.....	.....	2,105 72	87,307 89
326 10	853 89	2,029 94	3,959 76	1,607 59	242 58	45 00	66 97	1,101 40	53,385 90
841 43	499 50	4,154 74	6,031 23	2,905 89	962 39	228 80	325 00	6,630 34	148,637 86
1,086 87	1,686 76	4,049 42	2,656 29	1,190 21	528 05	866 99	.....	1,952 00	63,054 02
1,622 52	703 93	2,857 74	4,463 97	4,407 05	883 57	956 03	137 55	5,979 52	85,357 55
835 91	814 44	2,168 87	5,205 87	1,755 24	642 44	55 38	357 63	2,184 57	75,379 49
1,783 60	790 01	3,644 54	6,645 94	4,178 29	685 02	335 42	402 93	3,472 07	106,318 46
25 55	377 47	1,652 84	2,962 22	1,538 09	241 37	.....	19 40	1,421 34	50,837 83
1,161 98	1,320 14	2,040 76	4,330 70	2,584 16	784 01	.....	141 15	1,860 81	75,068 76
1,375 53	1,145 05	1,309 08	2,573 97	1,952 54	270 30	60 00	56 91	4,157 52	53,214 38
904 07	1,355 14	3,574 45	6,709 93	4,105 34	667 88	.....	223 90	3,640 09	126,703 67
548 67	587 83	1,789 12	3,172 17	2,328 54	785 56	142 00	139 24	3,088 87	75,504 48
962 99	1,503 55	875 29	1,589 38	2,702 66	389 15	1,787 70	471 04	1,719 79	55,637 50
843 49	1,342 63	2,616 08	5,638 34	3,080 07	649 07	5 25	415 75	4,549 93	115,271 06
3,334 19	2,341 78	5,263 75	7,646 83	5,988 57	1,264 14	200 00	992 29	7,486 86	207,757 55
2,219 48	2,127 01	3,616 46	4,217 11	3,706 70	1,063 53	2,374 66	563 04	4,380 64	123,705 42
845 98	221 52	1,791 62	2,517 49	1,357 34	209 65	.....	44 12	2,385 90	51,973 10
1,057 93	2,229 41	10,031 14	7,354 81	5,319 09	1,242 64	.....	1,492 79	5,525 44	189,637 39
3,353 81	2,563 95	8,792 90	7,517 70	4,643 70	1,547 24	.....	101 78	3,187 11	153,687 62
1,146 93	1,275 34	3,080 64	4,267 65	5,272 05	1,069 16	371 06	360 81	3,650 81	86,309 59
771 79	854 28	2,242 72	2,727 47	2,002 06	866 47	944 25	128 35	3,155 93	49,408 52
826 60	669 77	2,830 54	6,262 13	3,418 38	558 50	.....	76 70	3,281 77	106,063 16
500 14	1,701 90	2,733 03	4,561 08	2,834 72	922 13	.....	60 00	1,180 27	76,571 91
85 23	266 50	1,203 27	1,940 80	1,500 93	246 50	.....	19 50	1,049 24	43,089 95
1,893 94	1,171 40	4,067 63	6,923 42	3,127 39	1,174 87	294 05	607 63	3,817 65	124,451 79
3,521 41	1,164 43	4,038 01	4,800 27	4,437 55	1,226 00	946 26	1,292 90	5,828 21	148,163 41
1,637 55	646 97	1,997 81	5,077 19	4,181 27	674 37	53 90	127 90	3,650 73	81,187 24
2,061 06	1,376 96	4,584 83	4,895 45	4,273 09	662 00	600 96	663 40	3,156 96	89,206 00
2 1 89	560 64	2,393 03	5,251 29	2,091 44	305 92	.....	173 83	4,209 23	71,986 40
2,451 15	648 68	4,140 22	5,485 13	3,404 02	589 40	.....	60 98	1,209 92	105,858 64
2,737 16	1,393 10	6,090 22	9,876 77	5,633 26	764 53	470 00	416 81	3,685 94	150,613 61
1,963 29	2,188 91	3,035 22	2,844 71	3,593 31	1,047 64	3,199 90	1,116 45	4,537 92	192,714 78
2,154 31	1,076 97	3,922 85	6,665 82	3,980 90	926 40	1,081 15	818 18	4,073 33	134,412 26
8 2 78	737 61	3,584 93	6,122 71	4,996 58	883 26	536 50	139 04	3,412 98	112,1 6 73
451 08	1,459 56	3,066 91	2,489 42	3,239 38	755 74	2,562 51	600 03	2,868 83	64,970 31
1,910 21	1,392 43	4,063 79	8,018 29	4,677 31	983 80	66 55	502 54	4,403 78	146,115 79
1,856 86	913 69	4,281 52	7,939 89	5,731 94	805 10	.....	204 25	5,978 70	136,956 45
2,634 34	1,051 94	4,042 28	4,029 18	4,678 48	2,971 06	785 50	795 10	5,666 88	103,288 85
1,418 39	1,223 58	3,733 99	5,945 89	3,297 32	765 75	100 00	52 14	3,071 19	109,354 70
2,863 46	676 61	2,942 87	5,264 18	3,248 87	1,283 46	.....	152 77	3,814 39	125,763 43
905 60	786 32	2,395 05	2,290 70	2,139 95	218 00	1,869 00	77 00	1,053 29	46,003 44
1,971 48	1,771 76	7,297 23	10,588 36	4,357 44	1,460 22	712 50	140 00	3,526 95	163,624 85
1,495 75	1,181 33	2,363 41	2,792 43	3,153 46	843 15	1,021 30	206 90	2,779 30	66,451 98
171 06	947 35	3,351 66	5,981 51	3,285 44	383 72	74 55	68 25	3,116 11	100,060 83
824 00	772 01	3,672 07	7,752 97	4,292 82	882 05	.....	17 25	2,532 82	131,399 48
1,862 09	970 05	4,826 02	7,517 63	4,779 72	1,205 51	223 50	532 41	5,101 92	138,733 24
154 40	672 90	3,163 02	5,903 03	2,171 54	454 52	127 00	17 15	1,679 15	89,262 94
401 76	231 60	2,228 18	4,744 03	3,021 44	597 45	145 84	375 05	3,798 67	67,970 69
1,865 15	1,185 89	2,321 25	4,043 55	4,849 41	636 50	.....	427 81	3,553 90	90,443 73

ATTENDANCE AND GENERAL STATISTICS

CITIES— Under city superin- tendents.	Number of children residing in city 4 years and less than 20.			Days attended by all pupils.			Average daily attendance.		
	B.	G.	Total B. & G.	Kindergarten.	Elementary.	High.	Kindergarten.	Elementary.	High.
Totals	157,111	157,592	314,703	198,406	13,806,798	4,194,638	7,214	57,843	20,082
Antigo	1,197	1,219	2,416	38,203	131,214	49,891	218	769	293
Appleton	2,769	2,893	5,662	58,594	284,844	61,500	325	1,464	341
Ashland	2,146	2,156	4,302	.....	.....	.....	.....	.....	.....
Baraboo	707	729	1,436	8,252	1,305,221	43,687	43	28	233
Beaver Dam	1,040	1,019	2,059	24,362	140,645	22,249	128	741	117
Beloit	2,085	1,957	4,042	48,843	391,356	86,580	265	2,127	478
Berlin	704	780	1,484	8,719	78,984	27,447	47	427	148
Brodhead	155	165	320	.....	34,795	13,459	.....	191	74
Burlington	572	485	1,057	9,288	49,687	22,379	49	265	129
Chippewa Falls	1,469	1,552	3,021	.....	150,181	54,350	.....	913	302
Columbus	321	292	613	8,317	55,337	23,309	44	299	126
De Pere	430	434	864	6,871	17,982	12,157	37	97	66
Eau Claire	2,950	3,129	6,079	43,472	370,160	105,724	247	2,160	630
Fond du Lac	2,515	2,634	5,149	69,390	408,036	66,709	365	2,408	351
Fort Atkinson	527	660	1,187	21,461	115,186	33,202	122	584	184
Grand Rapids	1,186	1,196	2,382	17,351	159,383	43,992	96	886	244
Green Bay	4,293	4,365	8,658	.....	.....	.....	31	2,737	559
Hudson	452	479	931	3,174	65,687	33,324	18	365	185
Janesville	1,851	1,955	3,806	22,857	2,988,025	71,102	120	1,671	355
Jefferson	365	362	727	.....	40,842	26,142	.....	227	143
Kaukauna	757	739	1,496	180	180	185	50	430	112
Kenosha	3,644	3,479	7,123	68,441	386,367	60,952	375	2,111	333
La Crosse	4,714	4,889	9,603	.....	.....	124,000	.....	.....	675
Ladysmith	470	451	921	2,555	71,589	14,625	15	406	83
Lake Geneva	523	508	1,031	7,896	90,807	28,517	47	561	162
Lake Mills	292	301	593	6,477	51,751	15,900	37	290	105
Madison	3,603	3,768	7,371	39,350	514,725	157,387	207	2,731	851
Manitowoc	2,381	2,527	4,908	39,604	252,461	74,320	219	1,355	387
Marinette	2,633	2,671	5,304	42,632	371,485	76,244	226	1,952	401
Marshfield	1,018	1,155	2,173	22,135	105,260	34,960	116	554	184
Mellen	303	316	619	9,097	57,759	10,960	50	332	61
Menasha	1,213	1,215	2,428	16,263	67,782	19,270	86	357	101
Menomonie	892	904	1,796	13,493	131,084	22,595	75	732	262
Merrill	1,531	1,537	3,068	34,934	171,044	52,637	194	950	292
Milwaukee	61,200	60,084	121,284	.....	.....	722,779	.....	.....	3,769
Mineral Point	371	404	775	9,000	54,000	30,240	50	300	168
Monroe	554	589	1,143	22,798	114,158	60,296	127	634	167
Neenah	926	986	1,912	14,160	126,725	33,294	77	685	180
New London	493	568	1,061	9,127	56,541	22,860	50	315	120
Oconomowoc	388	415	803	.....	85,412	30,775	.....	494	162
Oconto	980	898	1,878	.....	.....	39,771	91	486	221
Onalaska	160	153	313	.....	31,546	10,288	.....	175	57
Oshkosh	5,079	5,080	10,159	12,207	671,080	138,691	583	2,848	715
Park Falls	331	304	635	.....	72,923	12,097	.....	401	66
Peshtigo	278	332	610	.....	70,562	13,953	.....	391	78
Platteville	637	650	1,287	.....	113,549	17,438	.....	579	102
Portage	709	771	1,480	.....	101,178	.....	.....	533	.....
Prairie du Chien	487	470	957	.....	57,762	17,940	.....	329	100
Racine	5,966	6,080	12,046	.....	.....	109,211	.....	.....	578
Reedsburg	374	348	722	.....	.....	.....	25	355	145

ATTENDANCE AND GENERAL STATISTICS

CITIES— Under city superin- tendents.	Number of children residing in city 4 years and less than 20.			Days attended by all pupils.			Average daily attendance.		
				Kindergarten.	Elementary.	High.	Kindergarten.	Elementary.	High.
	B.	G.	Total B. & G.	Kindergarten.	Elementary.	High.	Kindergarten.	Elementary.	High.
Rhinelanders	899	971	1,870	14,433	121,268	36,500	81	681	205
Rice Lake	701	739	1,440	10,097	97,920	22,819	56	544	128
Ripon	448	490	938	.....	96,463	18,290	.....	536	101
Sheboygan	4,717	4,406	9,123	104,846	501,880	75,419	532	2,548	383
So. Milwaukee.....	1,090	1,020	2,110	10,000	117,242	17,520	50	586	88
Stanley	525	462	987	.....	104,718	19,074	.....	582	106
Stevens Point	1,564	1,637	3,201	.....	.....	.....	131	771	233
Stoughton	737	716	1,453	9,397	127,318	47,267	56	740	261
Sturgeon Bay	630	604	1,234	15,993	81,042	346,260	23	339	182
Superior	4,856	4,915	9,771	102,966	724,833	124,724	542	3,815	656
Tomahawk	456	448	904	12,405	80,383	20,449	73	348	114
Two Rivers	891	1,002	1,893	21,800	89,200	26,200	84	419	131
Viroqua	345	331	676	3,166	59,630	34,925	17	331	194
Washburn	748	712	1,460	.....	94,063	28,043	.....	92	93
Watertown	1,167	1,200	2,367	.....	13,001	58,089	.....	673	290
Waukesha	1,093	1,071	2,164	18,498	161,070	422,065	100	875	229
Waupaca	370	300	760	7,401	74,753	25,122	41	415	140
Waupun	367	402	769	11,163	60,882	20,593	60	325	110
Wausau	2,988	3,195	6,183	57,255	370,501	81,720	313	2,098	485
Wauwatosa	508	451	959	11,355	39,057	27,702	60	401	151
West Allis	988	1,000	1,988	28,128	213,111	21,484	140	835	107
Whitewater	382	377	759	.....	52,618	24,055	.....	264	120

GENERAL STATISTICS, DAY

CITIES— Under city superin- tendents.	Pupils registered at the beginning of the school year.			Pupils admitted after the opening of the school year.			Pupils leaving during the school year for other schools.		
	Kindergarten.	Elementary.	High.	Kindergarten.	Elementary.	High.	Kindergarten.	Elementary.	High.
	Totals	14,087	108,618	21,431	7,640	12,608	2,009	1,252	7,191	684
Antigo	240	816	328	51	116	6	36	80	9
Appleton	495	1,544	380	36	238	20	41	162	.....
Ashland .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Baraboo	56	822	257	10	20	13	.....	5	6
Beaver Dam	117	899	120	52	94	12	15	67	2
Beloit	342	2,126	499	197	437	84	11	179	8
Berlin	54	422	144	29	78	16	5	48	3
Brodhead .....	.....	207	79	.....	30	3	.....	29	.....
Burlington	51	296	157	42	34	4	5	30	4
Chippewa Falls .....	.....	952	313	.....	85	25	.....	82	9

FOR DAY SCHOOLS, 1912-1913—Concluded.

Teachers the last day of school other than principals and special teachers.			Special teachers.			Average monthly salaries of		Total number of men employed in professional work in public schools.			Total number of women employed in professional work in public schools.		
Kindergarten.	Elementary.	High.	Kindergarten.	Elementary.	High.	Men teachers.	Women teachers.	Kindergarten.	Elementary.	High.	Kindergarten.	Elementary.	High.
.....	22	6	2	.....	.....	\$117 50	\$63 39	.....	1	2	2	24	6
2	18	7	2	.....	.....	85 00	60 75	.....	3	3	2	19	6
.....	16	4	.....	.....	.....	80 00	66 38	.....	1	1	.....	15	3
21	67	14	21	.....	.....	117 50	62 07	.....	13	9	21	78	9
.....	18	5	1	.....	.....	80 25	61 32	.....	.....	3	1	19	3
.....	14	7	.....	.....	.....	117 22	59 75	.....	.....	3	.....	15	5
.....	32	.....	.....	.....	.....	101 58	59 50	.....	.....	4	.....	30	8
2	20	6	2	.....	.....	90 00	62 93	.....	.....	4	2	23	8
3	13	6	.....	.....	.....	115 00	57 30	.....	.....	2	3	14	7
21	124	38	.....	.....	.....	96 63	76 95	.....	13	15	21	123	25
.....	6	5	2	.....	.....	80 00	54 08	.....	.....	1	2	15	6
.....	13	7	3	.....	.....	70 45	55 74	.....	2	3	.....	15	5
.....	8	4	1	.....	.....	88 00	61 16	.....	.....	5	1	9	4
.....	20	4	.....	.....	.....	100 00	62 58	.....	1	4	.....	20	6
.....	23	8	.....	.....	.....	121 66	67 95	.....	.....	6	.....	24	6
2	29	12	2	.....	.....	114 25	62 30	.....	2	6	4	27	6
1	12	6	1	.....	.....	133 00	58 66	.....	.....	2	.....	.....	.....
2	12	5	2	.....	.....	75 00	62 16	.....	2	2	2	11	5
14	57	18	14	.....	.....	104 70	67 15	.....	6	6	14	61	20
.....	.....	.....	2	.....	.....	141 67	63 26	.....	.....	3	.....	13	7
.....	20	10	4	.....	.....	131 00	64 47	.....	1	4	.....	27	6
.....	11	6	.....	.....	.....	105 00	63 13	.....	1	2	.....	13	5

SCHOOLS, 1912-1913.

Net enrollment.			Other pupils discharged before the end of the school year on account of					Pupils entered high school.						
			Obtaining certificate of employment.		Other causes.			Total.	From city elementary schools.	From state graded schools.	From rural ungraded schools.	From private or parochial schools.	Pupils enrolled from other school districts	
Kindergarten.	Elementary.	High.	Elementary.	High.	Kindergarten.	Elementary.	High.							
20,423	108,485	22,064	1,756	284	757	3,029	1,120	10,215	7,922	350	947	996	2,287	
255	852	325	6	.....	.....	12	21	100	44	4	25	27	99
490	1,620	400	13	9	.....	.....	54	105	99	3	2	1	82
66	837	264	5	.....	18	81	29	111	74	15	20	2	69
154	926	130	3	.....	1	9	6	39	36	.....	1	2	17
528	2,384	575	29	13	33	61	2	583	554	1	28	.....	89
78	452	157	3	.....	5	.....	18	69	29	3	35	2	39
.....	208	82	.....	.....	.....	9	3	25	12	7	6	.....	31
88	300	157	.....	.....	.....	.....	.....	57	19	6	14	18	23
.....	955	329	3	2	.....	15	30	89	76	6	7	.....	.....

GENERAL STATISTICS, DAY

CITIES— Under city superin- tendents.	Pupils registered at the beginning of the school year.			Pupils admitted after the opening of the school year.			Pupils leaving during the school year for other schools.		
	Kindergarten.	Elementary.	High.	Kindergarten.	Elementary.	High.	Kindergarten.	Elementary.	High.
Columbus	43	315	130	21	51	10	.....	19	4
De Pere	43	147	71	15	20	2	3	12	.....
Eau Claire	332	2,296	719	49	86	19	31	128	5
Fond du Lac	424	2,166	398	219	332	25	50	190	.....
Fort Atkinson	99	604	193	52	57	7	11	73	2
Grand Rapids	79	1,003	261	40	65	28	6	57	.....
Green Bay	50	3,213	615	2	388	30	.....	203	8
Hudson	20	394	198	14	41	4	4	28	4
Janesville	161	1,680	418	82	219	7	.....	.....	.....
Jefferson	14	222	151	8	13	5	.....	12	.....
Kaukauna	80	521	121	20	28	.....	10	20	.....
Kenosha	433	2,443	339	282	272	68	7	62	1
La Crosse	447	3,270	688	232	130	44	.....	.....	.....
Ladysmith	28	457	86	23	196	14	2	182	8
Lake Geneva	58	600	178	37	57	6	.....	34	.....
Lake Mills	39	315	115	20	37	4	10	39	4
Madison	225	3,021	843	119	284	140	50	198	112
Manitowoc	225	1,432	432	113	124	4	50	142	4
Marinette	236	2,035	433	77	206	9	.....	23	.....
Marshfield .....	.....	695	200	.....	14	11	.....	10	4
Mellen	55	365	67	17	41	3	2	12	4
Menasha	86	357	115	100	61	2	17	42	1
Menomonie	113	798	280	24	31	5	2	4	6
Merrill	208	1,008	311	37	85	9	5	12	2
Milwaukee	4,995	35,971	3,831	3,912	4,325	921	707	3,327	409
Mineral Point	145	285	173	4	5	4	.....	.....	.....
Monroe	161	673	180	36	74	2	23	84	2
Neenah	153	809	201	6	81	.....	9	58	3
New London .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Oconomowoc .....	.....	478	184	.....	61	4	.....	.....	.....
Oconto .....	.....	575	232	.....	22	4	.....	11	3
Onalaska .....	.....	191	.....	.....	16	.....	.....	.....	.....
Oshkosh	731	3,148	740	346	371	19	.....	114	1
Park Falls .....	.....	425	73	.....	93	4	.....	49	2
Peshtigo .....	.....	423	80	.....	35	8	.....	9	1
Platteville .....	.....	613	104	.....	95	6	.....	29	.....
Portage .....	.....	601	187	.....	88	6	.....	51	.....
Prairie du Chien .....	.....	352	104	.....	59	6	.....	50	.....
Racine .....	.....	5,452	640	.....	547	25	.....	308	12
Reedsburg	50	374	171	6	10	1	.....	6	2
Rhineland	108	742	225	15	120	10	6	.....	.....
Rice Lake	64	579	138	39	65	12	.....	.....	2
Ripon .....	.....	523	106	.....	93	7	.....	51	3
Sheboygan	632	2,712	414	291	303	11	48	150	4
So. Milwaukee	39	557	102	11	273	6	.....	25	1
Stanley .....	.....	605	116	.....	89	9	.....	44	.....
Stevens Point	135	721	248	49	184	11	.....	.....	3
Stoughton	70	753	232	30	119	21	11	40	3
Sturgeon Bay	104	466	199	45	57	2	7	49	.....
Superior	769	4,340	711	268	458	58	.....	.....	.....

SCHOOLS, 1912-1913—Continued.

Net enrollment.			Other pupils discharged before the end of the school year on account of					Pupils entered high school.						
			Obtaining certificate of employment.		Other causes.			Total.	From city elementary schools.	From state graded schools.	From rural ungraded schools.	From private or parochial schools.	Pupils enrolled from other school districts	
Kindergarten.	Elementary.	High.	Elementary.	High.	Kindergarten.	Elementary.	High.							
64	347	136	.....	.....	.....	18	6	140	82	6	51	1	80
55	155	73	.....	.....	.....	4	.....	17	9	.....	5	3	17
350	2,254	733	62	.....	.....	.....	.....	188	134	.....	.....	54	5
593	2,308	423	28	.....	27	47	57	119	95	4	15	5	.....
141	588	158	8	2	.....	18	18	155	155	.....	.....	.....	.....
113	1,011	289	3	.....	2	23	21	117	65	16	15	21	86
52	3,398	637	.....	.....	.....	256	18	231	170	5	26	30	.....
30	407	198	1	.....	3	36	11	56	35	6	10	5	62
243	1,899	425	.....	.....	.....	8	7	49	15	1	20	13	.....
22	223	156	3	2	.....	.....	.....	.....	.....	.....	.....	.....	.....
90	529	121	6	.....	.....	4	.....	38	36	.....	.....	2	14
708	2,653	406	.....	28	.....	.....	52	196	104	34	33	25	7
679	3,400	732	60	2	.....	.....	2	321	219	12	10	80	.....
49	501	92	.....	.....	.....	.....	.....	36	26	.....	10	.....	8
95	623	184	3	.....	.....	34	18	57	42	3	12	.....	3
49	313	115	.....	.....	.....	9	10	30	24	.....	6	.....	40
294	2,992	871	117	.....	.....	.....	.....	257	191	5	10	51	92
288	1,414	436	16	14	.....	29	51	186	125	14	21	26	36
313	2,218	442	98	2	.....	107	35	161	147	.....	5	9	8
.....	709	207	4	.....	.....	.....	.....	64	41	4	11	8	4
70	394	66	2	.....	2	45	5	23	23	.....	.....	.....	.....
169	376	116	6	4	6	12	9	44	28	.....	1	15	15
135	822	279	3	10	.....	.....	1	105	95	4	2	4	43
240	1,081	318	.....	.....	8	93	24	113	85	2	4	22	30
8,200	36,969	4,343	841	90	498	860	143	3,197	2,823	44	44	286	184	
174	663	180	8	.....	2	26	8	54	39	.....	15	.....	1
150	832	198	.....	.....	.....	.....	.....	64	52	.....	12	.....	12
55	378	133	4	.....	.....	1	.....	75	65	.....	8	2	.....
.....	539	188	.....	.....	.....	.....	.....	78	26	10	35	7	45
.....	.....	.....	.....	.....	.....	.....	.....	60	40	.....	20	.....	.....
.....	586	233	.....	.....	.....	.....	.....	82	45	.....	20	17	.....
.....	207	.....	.....	.....	.....	32	.....	17	.....	6	11	.....	.....
1,077	3,405	758	70	35	.....	389	64	.....	.....	.....	.....	.....	.....
.....	469	75	3	.....	.....	.....	8	33	28	3	2	.....	27
.....	447	87	2	.....	.....	.....	.....	26	22	.....	4	.....	24
.....	679	110	60	.....	.....	.....	14	41	28	.....	8	5	54
.....	638	193	2	.....	.....	31	12	52	26	.....	18	8	53
.....	361	110	13	10	.....	80	53	36	23	2	5	6	6
.....	.....	53	28	.....	.....	.....	.....	236	213	.....	5	18	19
56	378	170	.....	2	.....	.....	.....	59	31	12	15	1	.....
117	862	235	2	.....	3	24	.....	82	57	2	3	20	16
103	644	148	3	.....	.....	.....	.....	54	40	4	9	1	42
.....	565	110	6	.....	.....	6	2	113	65	14	33	1	31
875	2,835	421	38	.....	13	89	1	421	324	.....	52	45	.....
50	805	108	20	.....	.....	49	18	108	78	14	6	10	30
.....	650	125	7	.....	.....	43	16	38	13	.....	20	.....	62
184	905	259	.....	.....	25	81	22	83	48	.....	14	21	.....
89	832	300	5	.....	2	9	28	99	60	2	37	.....	92
142	474	201	1	.....	5	30	27	62	30	4	8	20	19
1,037	4,798	769	12	.....	.....	.....	.....	313	255	9	12	37	10

GENERAL STATISTICS, DAY

CITIES— Under city superintendents.	Pupils registered at the beginning of the school year.			Pupils admitted after the opening of the school year.			Pupils leaving during the school year for other schools.		
	Kindergarten.	Elementary.	High.	Kindergarten.	Elementary.	High.	Kindergarten.	Elementary.	High.
	Tomahawk	93	477	126	16	39	2	4	38
Two Rivers	73	473	131	71	25	14	.....	2	.....
Viroqua	49	381	200	10	21	9	3	50	2
Washburn .....	.....	692	178	.....	32	28	.....	41	10
Watertown .....	.....	713	297	.....	182	22	.....	31	3
Waukesha	119	952	251	55	118	3	12	58	1
Waupaca	50	529	152	32	79	9	7	75	2
Waupun	68	402	111	12	28	18	2	18	.....
Wausau	396	2,531	478	200	153	91	.....	.....	.....
Wauwatosa	71	439	165	57	60	5	3	47	4
West Allis	159	896	122	109	217	4	37	143	.....
Whitewater .....	.....	294	140	.....	41	8	.....	19	4

DAYS OF ATTENDANCE IN DAY

CITIES.	180 days or over.						160 to 179 days.					
	Public schools.			Private or parochial schools.			Public schools.			Private or parochial schools.		
	Elementary schools.		High school.	Elementary schools.		High school.	Elementary schools.		High school.	Elementary schools.		High school.
	Total 4-20 yrs.	7 yrs. and less than 14.		Total 4-20 yrs.	7 yrs. and less than 14.		Total 4-20 yrs.	7 yrs. and less than 14.		Total 4-20 yrs.	7 yrs. and less than 14.	
Totals	24,451	18,777	6,216	6,268	4,497	32,372	22,459	7,799	5,216	3,588		
Antigo	20	.....	7	.....	.....	632	335	146	.....	.....
Appleton	113	86	35	.....	.....	1,315	892	267	.....	.....
Ashland	809	562	300	409	395	542	373	40	198	198		
Baraboo	817	718	.....	.....	.....	12	2	221	.....	.....
Beaver Dam	495	372	92	21	.....	239	189	19	302	260	
Peloit	592	511	103	.....	.....	1,146	904	369	.....	.....
Berlin	162	133	99	11	11	205	169	41	62	50		
Brodhead	33	20	28	.....	.....	136	102	40	.....	.....
Burlington	180	149	104	181	.....	96	72	32	153	.....	
Chippewa Falls	95	67	.....	.....	.....	660	510	.....	.....	.....
Columbus	196	154	91	6	6	119	83	25	25	18		
De Pere	57	35	26	184	45	80	32	35	83	4		
Eau Claire .....	.....	.....	.....	.....	.....	1,899	1,436	510	.....	.....
Fond du Lac	1,215	947	179	195	187	634	496	149	389	314		
Fort Atkinson	64	50	45	.....	.....	444	350	125	.....	.....
Grand Rapids	52	45	27	.....	.....	697	536	200	237	200
Green Bay	1,281	961	418	.....	.....	1,031	713	129	.....	.....
Hudson	20	.....	7	.....	.....	284	214	179	94	.....	
Janesville	763	700	229	.....	.....	584	432	115	.....	.....
Jefferson	34	31	32	.....	.....	123	97	101	.....	.....

SCHOOLS, 1912-1913—Concluded.

Net enrollment.			Other pupils discharged before the end of the school year on account of					Pupils entered high schools.					
			Obtaining certificate of employment.		Other causes.			Total.	From city elementary schools.	From state graded schools.	From rural ungraded schools.	From private or parochial schools.	Pupils enrolled from other school districts
Kindergarten.	Elementary.	High.	Elementary.	High.	Kindergarten.	Elementary.	High.							From city elementary schools.	From state graded schools.	From rural ungraded schools.	From private or parochial schools.	Pupils enrolled from other school districts
105	478	128	5	.....	.....	6	.....	40	35	5	.....	.....	12
144	496	145	11	3	.....	3	.....	50	30	1	.....	15	25
56	352	207	.....	.....	.....	27	18	67	34	.....	33	.....	93
.....	683	196	4	.....	.....	2	.....	67	54	3	.....	8	2
.....	864	316	8	2	.....	110	37	113	87	.....	13	13	69
162	1,012	253	21	.....	.....	6	46	33	79	49	1	17	96
75	533	159	.....	.....	.....	.....	.....	52	26	3	23	.....	80
78	412	129	2	.....	.....	1	2	3	40	30	1	9	23
596	2,684	569	48	8	55	83	62	186	147	16	9	14	.....
125	465	166	9	2	40	27	13	75	49	25	.....	1	64
272	1,120	126	12	15	2	29	6	54	42	5	5	2	8
.....	316	144	2	1	.....	14	22	33	19	3	11	.....	39

SCHOOLS, 1912-1913.

140 to 159 days.				120 to 139 days.				100 to 119 days.						
Public schools.		Private or parochial schools.	Public schools.		Private or parochial schools.	Public schools.		Private or parochial schools.						
Elementary schools.	High schools.		Elementary schools.	High schools.		Elementary schools.	High schools.							
Total 4-20 yrs.	7 yrs. and less than 14.	Total 4-20 yrs.	7 yrs. and less than 14.	Total 4-20 yrs.	7 yrs. and less than 14.	Total 4-20 yrs.	7 yrs. and less than 14.	Total 4-20 yrs.	7 yrs. and less than 14.					
9,609	5,527	1,092	1,742	1,241	4,746	2,421	549	904	582	3,098	1,513	323	593	356
211	108	83	.....	.....	92	47	37	.....	.....	51	32	33	.....	.....
335	138	17	.....	.....	137	67	11	.....	.....	91	41	14	.....	.....
132	72	12	107	107	54	23	14	45	45	37	18	12	23	2
10	6	2	.....	.....	15	3	4	.....	.....	8	2	2	.....	.....
92	51	9	38	38	52	26	5	15	15	27	10	3	10	10
352	233	12	.....	.....	145	75	17	.....	.....	81	47	16	.....	.....
48	34	2	65	62	25	14	2	60	59	13	11	3	40	38
20	13	5	.....	.....	7	5	2	.....	.....	5	4	1	.....	.....
26	14	4	30	.....	19	1	4	11	.....	15	2	8	7	.....
174	89	.....	.....	.....	48	26	.....	.....	.....	22	11	.....	.....	.....
27	21	7	18	16	17	9	4	12	12	6	4	4	10	8
22	2	5	37	2	11	3	2	10	.....	5	.....	.....	16	7
394	277	87	.....	.....	149	111	10	.....	.....	98	47	6	.....	.....
163	111	28	71	71	85	52	17	25	22	44	31	14	19	14
75	55	10	.....	.....	42	27	10	.....	.....	23	11	1	.....	.....
136	76	20	134	120	58	31	9	46	34	46	18	5	34	26
460	271	21	.....	.....	230	128	15	.....	.....	162	93	13	.....	.....
52	31	5	14	9	28	19	2	2	2	23	14	1	1	1
167	100	12	.....	.....	101	53	8	.....	.....	61	33	17	.....	.....
32	21	6	.....	.....	11	7	2	.....	.....	14	11	5	.....	.....

DAYS OF ATTENDANCE IN DAY

CITIES.	180 days or over.					160 to 179 days.				
	Public schools.			Private or parochial schools.		Public schools.			Private or parochial schools.	
	Elementary schools.		High schools.			Elementary schools.		High schools.	Total 4-20 yrs.	7 yrs. and less than 14.
	Total 4-20 yrs.	7 yrs. and less than 14.		Total 4-20 yrs.	7 yrs. and less than 14.	Total 4-20 yrs.	7 yrs. and less than 14.			
Kaukauna	22	20	10	.....	.....	417	268	80	.....	.....
Kenosha	468	378	138	259	212	1,377	1,047	170	662	598
La Crosse	.....	.....	.....	.....	.....	214	179	67	.....	.....
Ladysmith	.....	.....	.....	.....	.....	298	262	136	.....	.....
Lake Geneva	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lake Mills	.....	.....	.....	.....	.....	251	200	88	.....	.....
Madison	750	563	351	535	353	1,536	1,241	487	570	209
Manitowoc	1,019	735	314	.....	.....	383	266	28	.....	.....
Marinette	1,493	1,098	324	.....	.....	465	285	87	.....	.....
Marshfield	311	236	162	.....	.....	192	144	39	.....	.....
Mellen	15	15	.....	.....	.....	245	222	51	.....	.....
Menasha	246	189	56	.....	.....	116	82	37	.....	.....
Menomonie	30	.....	18	107	127	570	.....	240	48	48
Merrill	106	88	86	238	197	758	542	184	302	246
Milwaukee	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mineral Point	500	200	100	100	60	142	124	60	30	20
Monroe	73	.....	18	.....	.....	545	.....	139	.....	.....
Neenah	287	225	103	.....	.....	350	216	69	.....	.....
New London	44	30	14	.....	.....	183	93	82	.....	.....
Oconomowoc	117	98	11	4	4	132	87	15	28	26
Oconto	.....	10	25	.....	.....	51	433	187	.....	.....
Onalaska	8	6	2	.....	.....	142	126	44	.....	.....
Oshkosh	2,114	1,502	.....	.....	.....	678	364	.....	.....	.....
Park Falls	94	85	25	.....	.....	194	164	37	.....	.....
Peshtigo	44	.....	8	.....	.....	303	.....	55	11	11
Platteville	21	19	.....	200	125	375	223	86	.....	.....
Portage	281	216	78	191	148	159	104	68	36	33
Prairie du Chien	37	32	10	86	81	227	182	87	134	126
Racine	2,298	1,741	418	1,223	972	1,905	1,221	144	430	302
Reedsburg	41	35	36	8	6	205	160	90	15	12
Rhineland	72	65	28	30	25	497	295	170	245	200
Rice Lake	45	35	6	.....	.....	441	329	100	.....	.....
Ripon	21	8	13	.....	.....	346	275	84	13	13
Sheboygan	2,076	1,675	337	1,214	1,069	598	351	43	399	308
South Milwaukee	310	264	55	195	148	205	149	41	152	128
Stanley	74	70	3	.....	.....	423	88	91	.....	.....
Stevens Point	219	.....	85	.....	.....	437	.....	132	.....	.....
Stoughton	.....	.....	.....	.....	.....	487	389	229	.....	.....
Sturgeon Bay	155	135	159	185	143	278	225	14	86	19
Superior	1,684	1,381	495	438	.....	1,610	1,118	152	330	.....
Tomahawk	32	31	1	.....	.....	251	293	96	.....	.....
Two Rivers	496	306	131	.....	.....	99	50	10	.....	.....
Viroqua	15	14	17	.....	.....	257	204	175	.....	.....
Washburn	35	19	4	.....	.....	467	327	148	.....	.....
Watertown	495	433	275	.....	.....	119	102	2	.....	.....
Waukesha	222	171	128	120	95	507	392	85	150	151
Waupaca	69	37	10	.....	.....	331	204	109	.....	.....
Waupun	182	143	67	.....	.....	189	114	43	.....	.....
Wausau	187	151	33	.....	.....	1,154	1,135	398	.....	.....
Wauwatosa	137	163	26	8	7	170	105	70	21	21
West Allis	475	450	95	120	81	164	118	6	58	58
Whitewater	183	161	119	.....	.....	51	24	1	.....	.....

SCHOOLS, 1912-1913—Continued.

140 to 159 days.				120 to 139 days.					100 to 119 days.					
Public schools.			Private or parochial schools.	Public schools.			Private or parochial schools.	Public schools.			Private or parochial schools.			
Elementary schools.	High schools.	Total 4-20 yrs. and less than 14.		Elementary schools.	High schools.	Total 4-20 yrs. and less than 14.		Elementary schools.	High schools.	Total 4-20 yrs. and less than 14.				
Total 4-20 yrs.			7 yrs. and less than 14.	Total 4-20 yrs.			7 yrs. and less than 14.	Total 4-20 yrs.			7 yrs. and less than 14.	Total 4-20 yrs.	7 yrs. and less than 14.	Total 4-20 yrs.	7 yrs. and less than 14.
62	29	25	269	167	40	9	2	109	70	137	5	13	64	25
488	286	23			227	107	17				45	5		
99	72	9			25	19	4			27	17	5		
198	154	11			66	42	13			34	18	3		
41	36	12			26	22	5			10	6	1		
421	271	39	146	59	196	98	14	49	7	101	50	14	31	8
104	57	18			37	37	19			34	27	18		
143	76	11			84	46	7			78	37	3		
45	23	4			37	24	2			29	23			
65	57	6			35	23	1			17	9	3		
48	31	9			39	13	6			18	7	1		
130		11	14	13	60		1	12	10	50			9	5
174	98	14	75	66	84	33	7	40	31	29	8	3	15	7
		17												
70		6			46		1			33		4		
98	51	8			51	28	3			37	18	2		
49	26	23			35	19	8			22	14			
81	58	105	9	8	78	55	49	7	7	44	28		5	4
22	88	9			18	22	5			11	13	2		
26	15	10			10	2	1			14				
289	132				218	103				160	55			
75	45	2			13	12	2			13	7			
38		11			14		5			9		1		
84	39	8			45	28	7			37	24	2	22	16
67	33	9	17	17	27	16	9	4	4	18	9	4	7	7
41	28	3	22	17	17	10	3	4	2	16	10		2	1
592	270	27	145	93	260	115	16	72	29	189	103	11	40	16
75	64	30	20	18	20	17	10	35	30	9	7	3	20	17
149	140	4	20	10	87	45	1		13	47	24	1		10
81	48	15			48	30	9			14	8			
93	71	2	23	18	38	27	1	19	14	16	11	4	6	4
241	116	8	147	106	158	62	5	68	58	110	40	1	44	33
78	53	6	98	94	64	31	2	76	32	35	17	2	40	38
64	31	7			19	6	8			18	8			
114		9			71		5			70		4		
210	142	28			77	2	11			34	10	3		
61	45	2	9	8	30	3	8	3	3	22	13	6	2	2
606	314	19	88		368	173	33	84		284	141		48	
74	36	19			22	18	2			30	12	4		
59	25	3			20	9				18	15	1		
58	42	7			17	12	4			9	5	4		
81	32	18			23	11	7			10	6	4		
58	53	1			34	34	15			20	20	9		
175	108	10	73	51	90	34	4	46	27	80	60	4	27	11
84	58	18			23	19	4			25	15	5		
42	24	11			22	20	4			13	7	1		
535	315	36			306	168	21			144	70	8		
62	37	56	15	15	40	16		11	11	15	12		12	12
112	68	3	38	56	43	23	5	29	45	47	32	5	39	34
19	7	3			12	4	8			17	7	5		

DAYS OF ATTENDANCE IN DAY

CITIES.	80 to 99 days.						60 to 79 days.				
	Public schools.			Private or parochial schools.			Public schools.			Private or parochial schools.	
	Elementary schools.		High schools.				Elementary schools.		High schools.		
	Total 4-20 yrs.	7 yrs. and less than 14.		Total 4-20 yrs.	7 yrs. and less than 14.	Total 4-20 yrs.	7 yrs. and less than 14.	Total 4-20 yrs.		7 yrs. and less than 14.	
Totals	2,402	1,042	435	418	226	2,415	1,027	377	302	151	
Antigo	56	30	4	.....	.....	39	26	9	.....	.....
Appleton	65	33	14	.....	.....	78	34	11	.....	.....
Ashland	36	7	7	28	28	40	5	5	12	10	
Baraboo	25	3	7	.....	.....	4	.....	19	.....	.....
Beaver Dam	14	4	3	12	12	11	4	1	15	15	
Beloit	108	54	20	.....	.....	101	52	15	.....	.....
Berlin	24	4	3	11	11	17	6	2	9	8	
Brodhead	1	.....	1	.....	.....	2	.....	3	.....	.....
Burlington	13	2	4	11	.....	8	.....	.....	1	.....
Chippewa Falls	13	6	.....	.....	.....	6	5	.....	.....	.....
Columbus	3	2	2	2	2	11	5	3	.....	.....
De Pere	7	4	1	10	.....	12	4	.....	20	.....
Eau Claire	24	.....	8	.....	.....	30	6	89	.....	.....
Fond du Lac	24	13	9	17	12	27	18	7	3	1	
Fort Atkinson	16	11	5	.....	.....	31	11	2	.....	.....
Grand Rapids	38	5	6	20	15	40	.....	9	11	9
Green Bay	110	48	6	.....	.....	91	61	11	.....	.....
Hudson	10	8	2	1	1	8	4	2	2	2	
Janesville	48	24	5	.....	.....	59	29	10	.....	.....
Jefferson	12	2	1	.....	.....	4	.....	2	.....	.....
Kaukauna	15	8	.....	.....	.....	12	4	1	.....	.....
Kenosha	122	42	13	54	23	97	32	12	21	13	
La Crosse .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ladysmith	61	48	2	.....	.....	50	47	4	.....	.....
Lake Geneva	17	5	6	.....	.....	15	9	4	.....	.....
Lake Mills	6	4	1	.....	.....	8	5	2	.....	.....
Madison	66	29	25	29	4	92	23	15	23	5	
Manitowoc	17	20	11	.....	.....	37	32	10	.....	.....
Marinette	62	31	2	.....	.....	61	25	.....	.....	.....
Marshfield	17	13	.....	.....	.....	24	9	.....	.....	.....
Mellen	21	5	2	.....	.....	10	4	.....	.....	.....
Menasha	12	5	2	.....	.....	19	5	3	.....	.....
Menomonie	28	.....	.....	11	.....	21	.....	3	6	.....
Merrill	35	15	8	11	10	28	9	.....	10	8
Milwaukee .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mineral Point .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Monroe	39	.....	5	.....	.....	25	.....	5	.....	.....
Neenah	21	10	2	.....	.....	19	13	4	.....	.....
New London	20	13	3	.....	.....	21	11	3	.....	.....
Oconomowoc	32	19	2	2	1	24	8	5	4	4	
Oconto	17	12	1	.....	.....	11	5	.....	.....	.....
Onalaska	4	.....	3	.....	.....	.....	.....	3	.....	.....
Oshkosh	159	55	.....	.....	.....	186	71	.....	.....	.....
Park Falls	5	5	1	.....	.....	26	13	.....	.....	.....
Peshtigo	7	.....	.....	.....	.....	7	.....	4	.....	.....

SCHOOLS, 1912-1913—Continued.

40 to 59 days.					20 to 39 days.					19 days or less.					
Public schools.			Private or parochial schools.		Public schools.			Private or parochial schools.		Public schools.			Private or parochial schools.		
Elementary schools.	High schools.	Total 4-20 yrs. and less than 14.	Total 4-20 yrs. and less than 14.	7 yrs. and less than 14.	Elementary schools.	High schools.	Total 4-20 yrs. and less than 14.	7 yrs. and less than 14.	Elementary schools.	High schools.	Total 4-20 yrs. and less than 14.	7 yrs. and less than 14.	Elementary schools.	High schools.	Total 4-20 yrs. and less than 14.
Total 4-20 yrs. and less than 14.															
2,837	1,135	201	306	133	2,663	1,057	195	191	83	1,929	739	278	115	55	
45	35	5	.....	.....	30	17	3	.....	.....	30	14	6	.....	.....
96	39	11	.....	.....	112	38	9	.....	.....	42	11	11	.....	.....
21	5	10	5	3	22	3	2	2	2	9	4	2	2	2	
8	1	5	.....	.....	4	1	4	.....	.....	5	.....	6	.....	.....
36	12	.....	11	11	45	6	.....	5	5	58	.....	6	1	1
90	41	8	.....	.....	97	31	9	.....	.....	79	23	14	.....	.....
9	8	.....	6	6	26	9	1	1	1	9	4	2	.....	.....
2	.....	1	.....	.....	1	.....	.....	.....	.....	1	.....	1	.....	.....
5	.....	1	28	.....	19	.....	.....	1	.....	7	.....	.....	.....	.....
5	3	.....	.....	.....	7	4	.....	.....	.....	7	4	.....	.....	.....
17	4	2	.....	.....	10	6	2	.....	.....	5	4	.....	.....	.....
9	2	2	25	.....	10	.....	1	4	.....	9	1	1	2	4
8	2	4	.....	.....	1	.....	.....	.....	.....	1	1	19	.....	.....
52	28	7	22	22	37	22	9	5	3	18	15	4	3	2	
48	17	.....	.....	.....	18	18	.....	.....	.....	20	16	2	.....	.....
47	.....	1	22	15	34	.....	5	12	10	5	.....	7	16	9
101	49	12	.....	.....	110	39	6	.....	.....	25	.....	10	.....	.....
11	7	4	2	1	18	8	3	.....	.....	17	5	.....	.....	.....
87	28	7	.....	.....	80	35	12	.....	.....	26	4	10	.....	.....
.....	.....	2	.....	.....	8	.....	1	.....	.....	7	.....	4	.....	.....
13	7	.....	.....	.....	17	7	.....	.....	.....	9	4	3	.....	.....
180	41	6	20	12	130	32	5	23	16	135	24	9	13	7	
40	33	3	.....	.....	88	76	4	.....	.....	130	122	2	.....	.....
40	11	4	.....	.....	28	10	.....	.....	.....	22	12	2	.....	.....
13	40	1	.....	.....	9	8	3	.....	.....	1	.....	.....	.....	.....
75	20	10	12	9	55	19	11	17	3	40	14	17	13	.....
33	26	4	.....	.....	25	20	8	.....	.....	13	6	6	.....	.....
62	26	.....	.....	.....	60	37	.....	.....	.....	23	12	8	.....	.....
25	11	.....	.....	.....	28	16	.....	.....	.....	11	6	.....	.....	.....
16	1	.....	.....	.....	24	6	1	.....	.....	16	7	2	.....	.....
40	12	1	.....	.....	41	7	2	.....	.....	31	7	.....	.....	.....
35	.....	2	6	.....	21	.....	8	9	4	12	.....	1	.....	.....
44	13	4	2	2	41	17	.....	13	12	22	9	12	24	19
.....	
45	.....	1	.....	.....	25	.....	.....	.....	.....	13	.....	.....	.....	.....
41	17	6	.....	.....	38	24	3	.....	.....	37	13	1	.....	.....
15	10	.....	.....	.....	11	8	2	.....	.....	10	9	1	.....	.....
18	11	.....	3	3	3	1	1	3	3	5	1	.....	.....	.....
16	2	.....	.....	.....	.....	.....	.....	.....	.....	8	1	5	.....	.....
170	58	1	.....	.....	1	.....	.....	.....	.....	2	.....	.....	.....	.....
15	6	5	.....	.....	151	47	.....	.....	.....	112	39	.....	.....	.....
9	.....	.....	.....	.....	27	19	1	.....	.....	7	7	1	.....	.....
.....	.....	.....	.....	.....	8	.....	8	.....	.....	9	.....	.....	.....	.....

DAYS OF ATTENDANCE IN DAY

CITIES.	80 to 98 days.						60 to 79 days.					
	Public schools.			High schools.	Private or parochial schools.		Public schools.			Private or parochial schools.		
	Elementary schools.		Total 4-20 yrs.		7 yrs. and less than 14.	Total 4-20 yrs.	7 yrs. and less than 14.	Elementary schools.		Total 4-20 yrs.	7 yrs. and less than 14.	
	Total 4-20 yrs.	7 yrs. and less than 14.						Total 4-20 yrs.	7 yrs. and less than 14.			Total 4-20 yrs.	7 yrs. and less than 14.
Platteville	22	14	3	.....	.....	36	21	1	.....	.....
Portage	13	7	4	2	.....	14	8	8	6	1	
Prairie du Chien.....	7	5	1	.....	.....	6	1	2	15	4
Racine	139	64	19	50	17	133	72	7	43	19		
Reedsburg .....	.....	.....	1	2	1	.....	.....	.....	.....	.....
Rhinelander	38	19	5	.....	.....	47	17	5	.....	.....
Rice Lake	20	13	4	.....	.....	19	7	5	.....	.....
Ripon	13	5	3	4	3	14	7	1	5	4		
Sheboygan	87	35	6	28	17	78	30	5	12	6		
So. Milwaukee	10	12	1	16	25	18	11	.....	6	9	
Stanley	10	4	3	.....	.....	8	5	3	.....	.....
Stevens Point	34	.....	7	.....	.....	32	.....	3	.....	.....
Stoughton	24	4	7	.....	.....	23	4	4	.....	.....
Sturgeon Bay	16	5	3	.....	.....	7	1	6	4	4
Superior	222	91	126	40	.....	247	100	11	30	.....	
Tomahawk	15	10	2	.....	.....	8	13	1	.....	.....
Two Rivers	13	4	.....	.....	.....	20	6	.....	.....	.....
Viroqua	5	4	.....	.....	.....	4	.....	.....	.....	.....
Washburn	14	5	.....	.....	.....	18	7	4	.....	.....
Watertown	13	13	5	.....	.....	24	18	3	.....	.....
Waukesha	33	16	9	19	10	34	12	4	15	7		
Waupaca	16	9	3	.....	.....	25	10	5	.....	.....
Waupun	12	5	2	.....	.....	11	6	3	.....	.....
Wausau	131	63	19	.....	.....	89	34	14	.....	.....
Wauwatosa	16	10	.....	7	7	20	14	1	9	.....	
West Allis	45	23	2	31	27	55	20	2	20	22		
Whitewater	4	3	3	.....	.....	13	8	1	.....	.....

SCHOOLS, 1912-1913—Continued.

40 to 59 days.					20 to 39 days.					19 days or less.				
Public schools.			Private or parochial schools.		Public schools.			Private or parochial schools.		Public schools.			Private or parochial schools.	
Elementary schools.		High schools.	Total 4-20 yrs.	7 yrs. and less than 14.	Elementary schools.		High schools.	Total 4-20 yrs.	7 yrs. and less than 14.	Elementary schools.		High schools.	Total 4-20 yrs.	7 yrs. and less than 14.
Total 4-20 yrs.	7 yrs. and less than 14.				Total 4-20 yrs.	7 yrs. and less than 14.				Total 4-20 yrs.	7 yrs. and less than 14.			
16	8	.....	.....	.....	19	10	.....	.....	.....	24	19	3	.....	.....
15	9	6	2	1	26	12	5	2	.....	18	8	2	.....	.....
5	.....	1	.....	.....	2	1	2	1	.....	3	.....	1	1	.....
203	94	4	43	11	158	78	6	24	7	122	57	13	9	5
23	13	4	.....	.....	12	8	8	.....	.....	7	5	9	.....	.....
21	7	3	.....	.....	33	11	6	.....	.....	25	6	2	.....	.....
14	8	1	2	2	5	5	5	2	.....	5	4	1	5	1
130	58	2	11	3	94	42	5	13	7	70	25	9	8	5
42	19	.....	5	4	66	30	.....	.....	2	34	18	1	.....	.....
8	7	5	.....	.....	17	5	4	.....	.....	9	.....	1	.....	.....
40	.....	8	.....	.....	33	5	5	.....	.....	27	.....	1	.....	.....
12	6	10	.....	.....	13	3	2	.....	.....	21	5	6	.....	.....
17	4	1	2	1	14	3	1	2	1	16	3	1	.....	.....
257	120	7	23	.....	235	116	4	31	.....	224	73	20	16	.....
9	3	.....	.....	.....	8	3	2	.....	.....	11	4	1	.....	.....
37	14	.....	.....	.....	22	6	.....	.....	.....	9	5	.....	.....	.....
1	.....	.....	.....	.....	2	.....	.....	.....	.....	1	.....	.....	.....	.....
16	4	8	.....	.....	14	.....	.....	.....	.....	5	1	.....	.....	.....
30	25	.....	.....	.....	35	25	5	.....	.....	36	27	4	.....	.....
32	9	1	9	7	35	14	2	18	5	36	12	7	2	.....
29	20	1	.....	.....	.....	.....	2	.....	.....	16	12	2	.....	.....
11	2	1	.....	.....	4	1	1	.....	.....	4	3	.....	.....	.....
105	37	9	.....	.....	166	42	14	.....	.....	79	20	14	.....	.....
29	9	.....	2	2	32	8	.....	.....	.....	19	5	1	.....	.....
74	27	1	43	18	90	40	.....	.....	.....	51	24	7	.....	.....
19	6	3	.....	.....	8	3	2	.....	.....	9	4	3	.....	.....

DAYS OF ATTENDANCE IN DAY SCHOOLS, 1912-1913—Continued.

CITIES.	Total No. of pupils.				
	Public schools.			Private or parochial schools.	
	Elementary schools.		High schools.	Total 4-20 yrs.	7 yrs. and less than 14.
	Total 4-20 yrs.	7 yrs. and less than 14.			
Totals	90,591	58,193	18,536	20,851	14,915
Antigo	1,206	644	333	.....	.....
Appleton	2,384	1,379	400	1,661	950
Ashland	1,702	1,077	404	831	792
Baraboo	908	736	270	.....	.....
Beaver Dam	1,069	674	132	430	387
Beloit	2,791	1,971	583	.....	.....
Berlin	538	392	155	265	246
Brodhead	208	144	82	.....	.....
Burlington	388	240	157	423	.....
Chippewa Falls	1,037	725	338	.....	.....
Columbus	411	292	140	76	62
De Pere	222	83	73	391	62
Eau Claire	2,604	1,880	733	.....	.....
Fond du Lac	2,299	1,733	423	749	648
Fort Atkinson	781	579	200	.....	.....
Grand Rapids	1,153	711	289	532	338
Green Bay	3,601	2,363	641	.....	.....
Hudson	471	310	205	116	16
Janesville	1,976	1,438	425	.....	.....
Jefferson	245	169	156	.....	.....
Kaukauna	619	341	121	.....	.....
Kenosha	3,361	2,034	406	1,494	1,143
La Crosse	4,079	2,489	732	2,056	1,716
Ladysmith	734	613	100	.....	.....
Lake Geneva	718	523	179	.....	.....
Lake Mills	365	321	113	.....	.....
Madison	3,332	2,331	983	1,425	657
Manitowoc	1,702	1,226	436	.....	.....
Marinette	2,531	1,673	442	.....	.....
Marshfield	709	505	207	.....	.....
Mellen	364	349	66	.....	.....
Menasha	610	358	117	.....	.....
Menomonie	957	.....	285	222	207
Merrill	1,321	832	318	730	598
Milwaukee .....	.....	.....	.....	.....	.....
Mineral Point	442	324	177	130	80
Monroe	914	.....	179	.....	.....
Neeah	979	615	201	.....	.....
New London	410	233	136	306	232
Oconomowoc	534	380	188	65	60
Oconto	154	586	236	.....	.....
Onalaska	207	149	64	.....	.....
Oshkosh	4,237	2,426	.....	.....	.....
Park Falls	469	363	74	.....	.....
Peshtigo	448	.....	87	.....	.....

DAYS OF ATTENDANCE IN DAY SCHOOLS, 1912-1913—Concluded.

CITIES.	Total No. of pupils.				
	Public schools.			Private or parochial schools.	
	Elementary schools.		High schools.	Total 4-20 yrs.	7 yrs. and less than 14.
	Total 4-20 yrs.	7 yrs. and less than 14.			
Platteville	679	405	110	.....	.....
Portage	638	422	193	267	211
Prairie du Chien.....	361	269	110	265	231
Racine	5,999	3,815	665	2,079	1,471
Reedsburg	350	283	170	100	84
Rhineland	979	631	235	295	258
Rice Lake	747	494	150	.....	.....
Ripon	565	421	110	82	61
Sheboygan	3,642	2,434	421	1,644	1,612
So. Milwaukee	862	604	108	588	480
Stanley	650	224	125	.....	.....
Stevens Point	1,077	.....	259	.....	.....
Stoughton	901	588	300	.....	.....
Sturgeon Bay	616	456	201	243	181
Superior	5,737	3,627	867	1,128	723
Tomahawk	400	423	128	.....	.....
Two Rivers	793	440	145	630	476
Viroqua	369	281	207	.....	.....
Washburn	683	412	188	431	228
Watertown	364	750	319	.....	.....
Waukesha	1,244	828	254	509	364
Waupaca	618	384	159	.....	.....
Waupun	490	325	133	.....	.....
Wausau	2,896	2,035	566	.....	.....
Wauwatosa	500	379	153	.....	.....
West Allis	1,156	825	126	388	336
Whitewater	335	227	148	.....	.....

FINANCIAL STATEMENT—RECEIPTS FOR THE

CITIES— Under city su- perintendents.	Revenue					
	State fund apportion- ment.	Taxes levied by county super- visors.	City school taxes.	Free high school aid.	State aid for manual training.	State aid for domestic science.
Total	\$851,679 47	\$838,834 94	\$3,523,644 76	\$25,804 50	\$37,953 75	\$11,983 75
Antigo	\$6,383 14	\$7,761 92	\$27,500 00	\$389 25	.....	.....
Appleton	15,416 69	15,635 50	90,050 00	389 25	\$526 43	\$373 57
Ashland	12,585 44	12,341 80	44,330 00	389 25	350 00	350 00
Baraboo	4,070 09	4,035 23	27,945 23	389 25	350 00	.....
Beaver Dam.....	5,195 58	4,985 01	25,293 53	389 25	350 00	.....
Beloit	11,406 45	12,210 98	82,470 08	389 25	350 00	250 00
Berlin	4,023 25	4,056 70	10,384 00	389 25	.....	.....
Brodhead	908 12	850 51	11,576 05	639 25	.....	.....
Burlington	2,852 87	2,865 70	12,000 00	389 25	350 00	350 00
Chippewa Falls....	7,674 85	7,674 85	27,000 00	389 25	350 00	350 00
Columbus	1,697 67	1,698 34	12,000 00	389 25	350 00	250 00
De Pere	4,641 99	.....	5,387 72	389 25	.....	.....
Eau Claire.....	16,736 50	16,501 00	86,775 00	389 25	350 00	350 00
Fond du Lac.....	13,257 49	13,114 50	45,000 00	.....	250 00	250 00
Fort Atkinson....	3,122 84	3,381 53	.....	389 25	24,262 32	.....
Grand Rapids.....	6,219 41	6,278 22	35,000 00	389 25	350 00	350 00
Green Bay.....	23,322 06	22,617 69	82,500 00	778 50	500 00	250 00
Hudson	2,507 87	2,363 72	11,292 75	389 25	.....	.....
Janesville	10,356 06	10,753 46	44,000 00	389 25	250 00	250 00
Jefferson	1,862 00	1,381 89	13,558 76	389 25	252 00	288 00
Kaukauna	5,804 15	5,754 08	16,559 42	389 25	350 00	350 00
Kenosha	16,947 02	16,210 00	101,375 00	389 25	350 00	.....
La Crosse	26,304 45	25,966 07	108,233 95	.....	.....	350 00
Ladysmith	2,339 10	2,218 84	10,646 34	389 25	.....	.....
Lake Geneva.....	2,630 70	2,481 04	27,680 00	389 25	350 00	350 00
Lake Mills	1,649 39	1,650 45	13,822 50	389 25	.....	.....
Madison	18,561 02	18,610 00	128,561 68	.....	350 00	350 00
Manitowoc	12,539 55	10,804 44	53,388 08	389 25	350 00	350 00
Marinette	14,199 44	14,997 97	31,070 00	389 25	350 00	350 00
Marshfield	5,756 79	6,272 85	17,500 00	389 25	.....	250 00
Mellen	1,606 18	1,703 71	15,000 00	389 25	.....	.....
Menasha	6,302 31	6,479 45	11,772 50	389 25	350 00	350 00
Menomonie	4,148 36	4,107 67	28,000 00	.....	350 00	350 00
Merrill	7,867 17	10,000 00	23,150 00	389 25	.....	.....
Milwaukee	332,764 71	324,867 94	1,148,164 63	.....	.....	.....
Mineral Point....	2,237 74	2,366 41	13,000 00	389 25	.....	.....
Monroe	3,047 17	3,093 50	35,000 00	389 25	350 00	.....
Neenah	5,003 08	5,205 02	27,608 77	389 25	350 00	325 00
New London.....	2,747 14	538 02	14,623 00	389 25	.....	270 00
Oconomowoc	1,754 33	2,020 30	12,644 30	389 25	350 00	.....
Oconto	5,039 46	5,740 62	16,775 00	389 25	.....	.....
Onalaska	887 97	963 20	4,500 00	389 25	.....	.....
Oshkosh	26,830 76	27,986 37	91,939 26	.....	350 00	350 00
Park Falls	1,517 82	1,813 71	12,168 84	389 25	.....	.....
Peshtigo	1,671 16	1,829 81	7,600 00	389 25	.....	.....
Platteville	3,131 80	3,510 46	16,299 40	389 25	315 00	592 18
Portage	3,972 93	4,011 09	15,000 00	389 25	350 00	350 00
Prairie du Chien...	2,476 85	2,673 00	9,901 90	389 25	.....	.....
Racine	31,436 71	31,440 00	129,984 81	.....	350 00	350 00
Reedsburg	1,894 70	15,350 00	.....	389 25	.....	.....

YEAR ENDING JUNE 30, 1913.

Receipts.

State aid for agriculture.	State aid for deaf and blind.	Tuition received.	Other fees from patrons.	Rent or sale of text-books.	Interest on school funds.	All other revenues.	Total.
\$10,671 71	\$60,986 34	\$66,822 58	\$6,383 12	\$17,904 40	\$4,417 91	\$82,304 58	\$5,539,391 81
.....	\$2,640 83	\$1,229 00	.....	\$1,413 27	.....	\$1,340 80	\$48,658 21
.....	1,246 94	1,001 35	\$5 00	14 34	.....	59 07	124,718 14
\$3,016 38	.....	548 50	.....	2,372 78	\$169 61	19 00	76,472 76
.....	.....	971 00	.....	2 65	347 19	27 76	38,138 40
.....	.....	330 50	.....	.....	.....	325 00	36,868 87
.....	.....	236 87	1,620 45	.....	319 40	.....	109,253 48
.....	.....	419 00	664 88	549 98	.....	42 49	20,529 55
.....	.....	403 12	.....	.....	.....	.....	14,377 05
.....	.....	742 00	.....	905 06	37 50	26 45	20,518 83
.....	.....	775 00	.....	.....	.....	958 07	45,172 02
.....	.....	1,329 35	.....	.....	.....	.....	17,714 61
.....	.....	335 50	.....	.....	.....	78 78	10,833 24
7,185 33	.....	1,842 19	.....	.....	.....	2,005 98	132,135 20
.....	1,979 15	2,073 11	.....	.....	.....	6,892 91	82,817 16
.....	.....	729 00	10 60	.....	.....	.....	31,895 54
.....	.....	1,040 42	.....	.....	33 87	.....	49,661 17
.....	4,740 06	800 00	.....	.....	.....	2,009 32	137,517 63
.....	.....	816 00	.....	801 80	110 18	97 29	18,378 36
250 00	.....	1,107 70	.....	.....	.....	1,395 43	68,751 90
65 00	.....	832 00	.....	.....	.....	396 96	19,025 86
.....	.....	341 00	.....	.....	47 42	93 96	29,689 28
.....	.....	1,445 79	.....	89 91	445 32	2,906 49	140,158 78
.....	911 80	891 51	.....	1,009 96	.....	2,987 21	166,654 95
.....	.....	736 25	.....	30 00	.....	74 32	16,434 10
.....	.....	419 18	.....	178 00	.....	141 76	34,619 93
.....	.....	718 80	.....	23 27	.....	.....	18,253 66
.....	2,346 49	8,038 51	1,947 50	1,127 00	390 70	456 92	180,739 82
.....	.....	.....	695 60	.....	158 25	4,588 72	88,263 89
.....	1,644 02	209 00	.....	.....	.....	190 19	63,399 87
.....	871 82	1,624 50	.....	.....	.....	2 00	32,667 21
.....	.....	18 00	.....	.....	.....	105 00	18,822 14
.....	.....	862 25	133 75	.....	.....	403 58	26,047 09
.....	.....	336 00	.....	.....	.....	1,080 05	39,032 08
.....	29,100 01	5,215 04	.....	.....	.....	98 68	41,841 10
.....	.....	.....	.....	.....	.....	.....	1,840,112 33
.....	.....	1,219 51	.....	.....	.....	.....	19,212 91
.....	.....	901 85	.....	.....	.....	224 82	43,006 59
.....	.....	549 50	111 00	819 15	.....	192 50	40,553 27
.....	1,291 67	801 00	169 59	.....	.....	.....	20,829 67
.....	.....	1,297 28	677 92	177 25	.....	3,281 55	22,592 18
.....	.....	217 13	.....	13 49	.....	1,283 70	29,558 65
.....	.....	252 00	.....	10 57	.....	.....	7,002 99
.....	1,446 38	1,863 44	.....	650 08	29 03	4,543 53	155,988 85
.....	.....	324 63	.....	50 91	48	136 32	16,401 96
.....	.....	322 28	.....	.....	.....	.....	11,812 50
.....	1,537 54	450 30	.....	92 38	.....	1,251 97	27,570 28
.....	.....	1,023 00	.....	420 69	.....	.....	25,516 96
.....	.....	284 50	.....	.....	.....	149 83	15,775 33
.....	3,849 16	968 09	171 00	4,438 08	.....	715 99	203,703 84
.....	.....	1,073 00	28 90	.....	.....	499 90	19,235 75

FINANCIAL STATEMENT—RECEIPTS FOR THE

CITIES— Under city su- perintendents.	Revenue					
	State fund apportion- ment.	Taxes levied by county super- visors.	City school taxes.	Free high school aid.	State aid for manual training.	State aid for domestic science.
Rhinelanders	\$5,033 64	.....	\$27,000 00	\$389 25	\$350 00	\$315 00
Rice Lake	3,676 04	\$3,038 81	19,500 00	389 25	.....	.....
Ripon	4,896 03	205 28	19,348 34	389 25	.....	.....
Sheboygan	23,798 21	23,605 45	77,852 45	389 25	.....	.....
So. Milwaukee.....	5,700 00	5,433 08	13,500 00	389 25	.....	.....
Stanley	2,183 16	2,700 00	9,000 00	642 50	389 25	.....
Stevens Point.....	8,480 54	.....	35,000 00	389 25	250 00	250 00
Stoughton	3,827 57	4,230 43	24,346 94	389 25	350 00	350 00
Sturgeon Bay.....	3,152 59	3,418 14	14,200 00	389 25	.....	.....
Superior	25,416 06	25,416 06	166,220 28	.....	500 00	500 00
Tomahawk	2,346 90	2,500 00	19,730 00	389 25	.....	.....
Two Rivers	5,009 34	4,791 84	10,000 00	389 25	.....	.....
Viroqua	1,625 74	1,804 29	13,179 84	389 25	350 00	270 00
Washburn	4,088 23	4,822 31	15,500 00	389 25	.....	.....
Watertown	10,485 62	10,678 34	19,741 68	389 25	350 00	350 00
Waukesha	5,164 21	5,859 67	29,000 00	389 25	.....	.....
Waupaca	1,884 28	1,937 13	17,000 00	389 25	.....	.....
Waupun	2,059 34	2,288 11	16,284 97	389 25	308 75	.....
Wausau	16,369 44	16,014 83	66,284 50	389 25	350 00	350 00
Wauwatosa	2,565 21	2,731 29	16,600 00	389 25	350 00	350 00
West Allis.....	4,550 85	4,660 37	39,000 00	389 25	.....	.....
Whitewater	2,066 64	2,124 94	14,323 26	389 25	.....	300 00

FINANCIAL STATEMENT—RECEIPTS FOR THE

CITIES— Under city su- perintendents.	Non-revenue					
	Loans.	Sale of bonds.	Warrants issued and unpaid.	Sales of real prop- erty and proceeds from insurance adjust- ments.	Sales of equip- ment and supplies.	Refund of pay- ments.
Totals	\$289,168 96	\$193,411 87	\$72,565 64	\$9,917 92	\$7,084 58	\$24,371 14
Antigo	\$1,577 16	.....	.....	.....	.....	.....
Appleton	21,500 00	.....	.....	.....	\$3 00	.....
Ashland .....	.....	.....	.....	.....	.....	.....
Baraboo .....	.....	.....	.....	.....	94 26	.....
Beaver Dam .....	.....	.....	.....	.....	69 68	.....
Beloit	1,670 98	\$6,550 00	\$576 42	.....	889 07	.....
Berlin .....	.....	.....	.....	.....	.....	.....
Brodhead	3,000 00	.....	7 20	.....	.....	.....
Burlington	4,638 00	.....	.....	.....	.....	.....
Chippewa Falls .....	.....	.....	.....	.....	.....	.....
Columbus .....	.....	.....	.....	.....	141 29	.....
De Pere .....	.....	.....	.....	.....	.....	.....
Eau Claire	44,500 00	.....	.....	.....	.....	.....
Fond du Lac .....	.....	.....	.....	.....	.....	.....
Fort Atkinson .....	.....	.....	.....	\$13 00	282 24	.....

YEAR ENDING JUNE 30, 1913—Continued.

Receipts.

State aid for agriculture.	State aid for deaf and blind.	Tuition received.	Other fees from patrons.	Rent or sale of text-books.	Interest on school funds.	All other revenue.	Total.
.....	\$1,272 50	\$87 60	.....	\$140 00	.....	\$104 05	\$33,175 49
.....	.....	829 50	.....	.....	.....	28,950 15	28,950 15
.....	1,632 91	605 15	.....	.....	.....	1,537 00	26,981 05
.....	.....	1,191 58	.....	86 62	.....	27,000 00	155,556 47
.....	.....	630 00	.....	.....	.....	.....	25,652 33
.....	.....	1,113 00	.....	.....	.....	.....	16,027 91
.....	2,461 11	473 85	.....	.....	.....	341 79	47,646 54
\$155 00	.....	1,415 00	.....	143 56	.....	1,179 41	36,387 16
.....	898 75	26 20	\$146 93	61 25	\$1,394 42	1,239 50	22,399 48
.....	.....	270 00	.....	.....	159 70	2,700 00	223,279 95
.....	.....	537 62	.....	13 08	.....	49 52	25,445 37
.....	.....	1,799 92	.....	25 48	33 84	365 37	21,106 50
.....	.....	1,383 26	.....	121 81	.....	450 55	19,928 91
.....	.....	1,472 85	.....	239 89	.....	33 09	24,332 88
.....	.....	995 73	.....	998 36	.....	.....	43,499 96
.....	.....	486 75	.....	.....	.....	312 40	42,438 27
.....	1,115 20	1,039 07	.....	.....	.....	3,680 00	26,884 75
.....	.....	1,021 05	.....	.....	.....	204 70	22,021 87
.....	.....	604 00	.....	883 73	741 00	787 34	102,699 63
.....	.....	775 50	.....	.....	.....	188 15	24,006 80
.....	.....	.....	.....	.....	.....	1,047 46	51,017 35
.....	.....	.....	.....	.....	.....	.....	21,017 05

YEAR ENDING JUNE 30, 1913—Continued.

Receipts.

Other non-revenue receipts.	Total.	Balance on hand June 30, 1912.	Total all receipts.	Total.	Less total expenses and outlays.	Balance on hand June 30, 1913.	Bills unpaid.
\$9,137 42	\$610,157 53	\$2,226,599 41	\$6,149,549 34	\$8,376,148 75	\$6,439,941 63	\$1,936,207 12	\$18,851 15
.....	\$1,577 16	.....	\$50,235 37	\$50,235 37	\$50,235 37	.....	\$2,041 78
\$ 50	21,503 50	\$6,676 21	146,221 64	152,897 85	143,562 42	\$9,345 43	.....
.....	.....	14,194 10	76,472 76	90,666 86	80,188 62	10,478 24	.....
.....	94 26	22,856 88	38,232 66	61,089 54	39,586 40	21,503 14	.....
.....	69 68	11,767 17	36,938 55	48,705 72	37,253 16	11,452 56	.....
.....	9,686 47	5,526 97	118,939 95	124,466 92	115,418 44	9,048 48	.....
.....	.....	4,779 96	20,529 55	25,309 51	19,992 12	5,317 39	.....
13 50	3,020 70	1,755 28	17,397 75	19,153 03	17,277 40	1,875 63	.....
.....	4,638 00	3,747 87	25,156 83	28,904 70	26,296 36	2,608 34	.....
.....	.....	27,565 27	45,172 02	72,737 29	47,649 88	25,087 41	.....
.....	141 29	5,370 11	17,855 90	23,226 01	17,938 80	5,287 21	350 00
.....	.....	4,449 32	10,833 24	15,282 56	10,252 60	5,029 96	.....
.....	44,500 00	39,031 09	176,635 20	215,666 29	214,071 83	1,594 46	.....
.....	.....	41,147 93	82,817 16	123,965 09	98,020 88	25,944 21	.....
.....	295 24	1,027 68	82,190 78	83,218 46	32,668 57	549 89	.....

FINANCIAL STATEMENT—RECEIPTS FOR THE

CITIES— Under city su- perintendents.	Non-revenue					
	Loans.	Sale of bonds. †	Warrants issued and unpaid.	Sales of real prop- erty and proceeds from insurance adjust- ments.	Sales of equip- ment and supplies.	Refund of pay- ments.
Grand Rapids			\$4,233 38		\$15 00	\$4 50
Green Bay						
Hudson			775 15			
Janesville	\$13,000 00					
Jefferson						
Kaukauna	4,450 00				7 95	
Kenosha				\$862 93	70 37	61 80
La Crosse				380 00		
Ladysmith						
Lake Geneva	9,200 00				5 90	20 00
Lake Mills		\$2,000 00		300 00		
Madison	80,000 00	57,665 00				
Manitowoc						
Marinette				2,277 22	688 46	8 93
Marshfield						
Mellen	9,541 00					
Menasha						
Menomonie						
Merrill						
Milwaukee		60,000 00	12,300 00	4,880 00	2,098 01	18,615 88
Mineral Point						
Monroe	11,591 82					
Neeah				625 00		
New London						
Oconomowoc						
Oconto						
Onalaska						
Oshkosh						
Park Falls				19 50	11 49	
Peshigo					10 50	
Platteville	2,500 00					201 12
Portage						
Prairie du Chien						
Racine		26,000 00			1,733 40	108 20
Reedsburg						
Rhineland			53,795 16			
Rice Lake						
Ripon	40,000 00		147 36			2,194 41
Sheboygan						
South Milwaukee					3 72	
Stanley					150 93	
Stevens Point						
Stoughton					106 00	
Sturgeon Bay						
Superior					178 55	652 15
Tomahawk						
Two Rivers						
Viroqua						
Washburn	4,500 00					
Watertown			35	15 90		
Waukesha				53 37	10 00	
Waupaca				426 00		4 15
Waupun	37,500 00			65 00		
Wausau		35,000 00			250 68	
Wauwatosa					223 84	
West Allis		6,196 87				
Whitewater			780 62		89 14	2,500 00

YEAR ENDING JUNE 30, 1913—Concluded.

Receipts.		Balance on hand June 30, 1912.	Total all receipts.	Total.	Less total expenses and outlays.	Balance on hand June 30, 1913.	Bills unpaid.
Other non-revenue receipts.	Total.						
\$44 64	\$4,297 52		\$53,958 69	\$53,958 69	\$53,958 69		
	775 15	\$96,278 11	137,517 63	233,795 74	231,095 09	\$2,700 65	
	13,000 00	9,527 62	19,153 51	28,681 13	19,404 29	9,276 84	
	4,500 00	12,997 00	81,751 90	94,748 90	80,411 34	14,337 56	
		2,735 28	23,525 86	26,261 14	22,274 04	3,987 10	
2,115 00	6,572 95	8,874 63	36,262 23	45,136 86	36,700 71	8,436 15	
42 40	1,037 50	36,555 50	141,196 28	177,751 78	134,161 40	43,590 38	
	380 00	59,463 10	167,034 95	226,498 05	163,604 09	62,893 96	
			16,434 10	16,434 10	16,434 10		
	9,225 00	5,176 13	43,844 93	49,021 06	42,284 83	6,736 23	
234 82	2,534 82	5,360 76	20,788 48	26,149 24	17,716 29	8,432 95	
	137,665 00	2,689 21	318,404 82	321,094 03	317,113 65	3,980 38	
		6,394 86	88,263 89	94,658 75	83,407 15	11,251 60	
	2,974 61	1,456 34	66,374 48	67,830 82	65,932 24	1,898 58	
		8,966 69	32,667 21	41,653 90	30,994 81	10,659 09	
	9,541 00		23,363 14	23,363 14	23,363 14		\$3,709 21
		10,815 54	26,047 09	36,862 63	23,264 68	13,597 95	
		13,362 33	39,032 08	52,394 41	38,491 54	13,902 87	
		28,207 48	41,841 10	70,048 58	65,740 84	4,307 74	
530 00	98,423 89	1,201,073 87	1,933,536 22	3,139,610 09	2,107,870 20	1,031,739 89	
		2,705 80	19,212 91	21,918 71	15,273 77	6,644 94	
	11,591 82	3,320 78	54,598 41	57,919 19	49,778 39	8,140 80	
1,559 26	2,184 26	1,428 85	42,737 53	44,166 38	37,538 27	6,628 11	
		6,692 53	20,829 67	27,522 25	19,843 37	7,678 88	
		10,701 91	22,592 18	33,294 09	20,391 77	12,902 32	
		3,859 89	29,558 65	33,418 54	32,894 94	523 60	50 00
		2,357 86	7,002 99	9,360 85	6,976 22	2,384 63	
		15,780 87	155,988 85	171,769 72	138,197 59	33,572 13	
	30 99	1,809 10	16,432 95	18,242 05	16,843 94	1,398 11	
	10 50	275 16	11,823 00	12,098 16	11,929 50	168 66	
	2,701 12	7,363 24	30,271 40	37,634 64	28,432 27	9,202 37	
			25,516 96	25,516 96	24,668 49	848 47	11,895 45
1,080 00	1,080 00	2,893 23	16,855 33	19,748 56	13,455 89	6,292 67	
24 48	27,866 08	62,436 50	231,569 92	294,006 42	239,650 79	54,355 63	204 71
		9,121 40	19,235 75	28,357 15	17,978 00	10,379 15	
	53,795 16	8,093 77	86,970 65	95,064 42	77,463 90	17,600 52	
		20,436 50	23,950 15	49,386 65	29,180 57	20,206 08	
	42,341 77	46,688 81	69,322 82	116,011 63	107,678 13	8,333 50	
		30,358 05	155,556 47	185,914 52	145,860 23	40,054 29	
	3 72	12,100 53	25,656 05	37,756 58	21,740 20	16,016 38	
2 00	152 93	7,859 06	16,180 84	24,039 90	17,419 13	6,620 77	
		15,546 95	47,646 54	63,193 49	44,873 71	18,319 78	
	108 00	1,718 42	36,495 16	38,213 58	36,891 27	1,322 31	
		7,323 93	22,399 48	29,723 41	20,740 41	8,983 00	
113 45	944 15	107,976 40	224,224 10	332,200 50	231,268 06	100,932 44	
		12,808 97	25,445 37	38,254 34	22,513 75	15,740 59	
		13,718 75	21,106 50	34,825 25	28,094 55	6,730 70	
		920 13	19,928 91	20,849 04	19,834 82	1,014 22	
	4,500 00	4,558 20	28,832 88	33,391 08	28,790 02	4,601 06	
	16 25	18,169 86	43,516 21	61,686 07	39,175 30	22,510 77	
	63 37	17,912 19	42,501 64	60,413 83	42,522 88	17,890 95	
211 77	641 92	14,552 07	27,526 67	42,078 74	36,118 11	5,960 63	
517 50	38,082 50	3,418 93	60,104 37	63,523 30	58,981 40	4,541 90	
	35,250 68	1,498 57	137,950 31	139,448 88	121,848 54	17,600 34	
143 10	371 94	16,031 13	24,378 74	40,409 87	26,264 07	14,145 80	
2,500 00	8,696 87	26,014 49	59,714 22	85,728 71	56,138 42	29,590 29	
	3,269 76	8,296 24	24,286 81	32,583 05	23,064 99	9,518 06	

FINANCIAL STATEMENT—DISBURSEMENTS FOR

CITIES— Under city super- intendents.	Expenses of				
	Board of education and the secretary's office.	School census.	Finance offices and accounts.	Legal services.	Operation and main- tenance of office building.
Totals	\$22,574 27	\$6,121 50	\$11,275 23	\$59 89	\$510 18
Antigo	\$260 00	\$25 00			
Appleton	126 80	73 20			
Ashland	1,231 07		\$83 20		
Baraboo	322 00	25 00	6 25	\$10 39	
Beaver Dam		38 50			
Beloit	450 00	150 00		45 00	
Berlin	130 00	40 00			
Brodhead	100 00				
Burlington	100 00	32 85			
Chippewa Falls	200 00				
Columbus	16 60	15 00			
De Pere	75 00	35 00			
Eau Claire	2,307 82	190 53			
Fond du Lac	200 00	150 00			
Fort Atkinson	350 00	15 00			
Grand Rapids	469 73	65 00			
Green Bay	146 63	182 72			
Hudson	100 00	13 94			
Janesville		200 00	300 00		
Jefferson	100 00	12 00			
Kaukauna	205 00				
Kenosha	472 20	124 50	29 75		
La Crosse		308 58			
Ladysmith	120 00	52 00			
Lake Geneva	215 00	30 00			
Lake Mills	150 00				
Madison	300 00	178 60			
Manitowoc	600 00	127 20			
Marinette	332 00	100 00			
Marshfield	300 00				
Mellen	50 00	15 00			
Menasha	75 00				
Menomonie					
Merrill					
Milwaukee	3,600 00	2,377 74	10,831 03		
Mineral Point	46 32	15 00			\$8 50
Monroe	100 00	22 40			
Neenah					
New London	19 50				
Oconomowoc	200 00				
Oconto	87 35	50 00			
Onalaska					
Oshkosh	16 00				
Park Falls	300 00		25 00	4 50	
Peshtigo	110 00				
Platteville	200 00	100 00			
Portage	165 00	25 00			
Prairie du Chien	120 00				
Racine	1,756 67	259 67			93 68
Reedsburg					
Rhineland		37 30			
Rice Lake		20 43			
Ripon	150 00	21 60			
Sheboygan	795 00	165 00			
So. Milwaukee	141 54	21 97			

THE YEAR ENDING JUNE 30, 1913.

General Control.

Officers in control of buildings and supplies.	Salary of the superintendent of schools.	Expenses of office of superintendent of schools.	Enforcement of compulsory education and truancy laws.	Other expenses of general control.	Total.
\$3,063 69	\$124,465 88	\$16,191 00	\$20,169 19	\$11,157 76	\$215,588 59
\$814 60	\$1,820 00	\$121 03	\$46 25	.....	\$3,086 88
.....	1,200 00	38 49	250 00	.....	1,688 49
.....	2,400 00	209 53	200 00	\$201 22	4,325 02
.....	600 00	117 76	.....	.....	1,081 40
.....	1,800 00	76 59	.....	73 75	1,988 84
.....	2,500 00	384 79	500 00	200 55	4,230 34
.....	1,750 00	.....	142 50	.....	2,062 50
.....	.....	.....	10 00	.....	110 00
.....	1,623 69	.....	.....	.....	1,756 54
.....	2,400 00	523 56	.....	.....	3,123 56
.....	1,485 00	20 00	10 00	3 75	1,550 35
.....	.....	.....	25 00	.....	135 00
.....	2,450 00	.....	450 00	.....	5,398 35
.....	2,500 00	415 00	.....	.....	3,265 00
.....	1,600 00	.....	25 00	.....	1,990 00
.....	2,100 00	42 64	8 00	471 50	3,156 87
1,600 08	2,500 00	.....	450 00	1,606 68	6,486 11
.....	1,600 00	.....	11 00	.....	1,724 94
.....	2,500 00	420 00	500 00	.....	3,920 00
.....	1,700 00	193 63	40 00	900 00	2,945 63
.....	.....	.....	.....	.....	205 00
104 50	2,300 00	1,216 66	1,156 00	9 50	5,413 11
.....	3,000 00	1,649 19	500 00	999 96	6,457 73
.....	1,700 00	.....	120 00	.....	1,992 00
.....	1,650 00	106 51	80 00	100 00	2,181 51
.....	.....	.....	.....	.....	150 00
.....	2,500 00	900 00	800 00	.....	4,678 60
.....	2,670 00	178 00	150 00	273 81	3,999 01
.....	2,700 00	210 98	300 00	.....	3,642 98
.....	1,850 00	.....	95 00	.....	2,245 00
.....	1,500 00	24 64	.....	.....	1,589 64
.....	2,400 00	111 67	.....	.....	2,536 67
.....	2,000 00	100 00	155 50	100 00	2,355 50
.....	1,700 00	.....	.....	.....	1,700 00
544 51	15,600 00	4,980 55	10,052 15	1,099 30	49,085 28
.....	.....	.....	.....	8 95	78 77
.....	1,750 00	.....	.....	255 85	2,128 25
.....	2,274 60	.....	.....	388 47	2,663 07
.....	1,500 00	83 59	.....	.....	1,603 09
.....	1,700 00	7 80	15 95	5 85	1,929 60
.....	100 00	.....	50 00	.....	287 35
.....	1,200 00	.....	.....	.....	1,200 00
.....	2,700 00	630 00	700 00	.....	4,046 00
.....	50 00	.....	.....	45 00	424 50
.....	.....	15 00	.....	.....	125 00
.....	1,800 00	50 00	.....	.....	2,150 00
.....	1,700 00	.....	100 00	.....	1,990 00
.....	100 00	.....	7 60	.....	227 60
.....	3,482 74	660 00	800 37	561 56	7,614 69
.....
.....	200 00	50 00	50 00	.....	337 30
.....	1,700 00	16 64	.....	.....	1,737 07
.....	1,750 00	45 00	75 00	423 44	2,465 04
.....	2,500 00	.....	300 00	.....	3,760 00
.....	1,733 33	33 20	146 75	36 43	2,113 22

FINANCIAL STATEMENT—DISBURSEMENTS FOR

CITIES— Under city superintendents.	Expenses of				
	Board of education and the secretary's office.	School census.	Finance offices and accounts.	Legal services.	Operation and maintenance of office building.
Stanley					\$408 00
Stevens Point	\$336 80	\$65 26			
Stoughton	100 00	29 36			
Sturgeon Bay	109 00	6 00			
Superior	2,577 06	243 00			
Tomahawk	100 00	21 00			
Two Rivers		40 00			
Viroqua	156 90				
Washburn					
Watertown	320 00	150 00			
Waukesha	255 00	25 00			
Waupaca	17 18	14 62			
Waupun	150 00				
Wausau	895 00	135 00			
Wauwatosa	100 00				
West Allis	145 10	51 53			
Whitewater		25 00			

FINANCIAL STATEMENT—DISBURSEMENTS FOR

CITIES— Under city superintendents.	Expenses of				
	Salaries of supervisors of grades or of subjects.	Other expenses of supervision.	Salaries of principals and their clerks.	Other expenses of principals.	Salaries of men teachers.
Totals	\$113,465 32	\$6,713 35	\$342,164 17	\$842 86	\$244,109 19
Antigo	\$661 50		\$2,971 35		\$5,456 67
Appleton			9,020 00	\$10 74	6,008 00
Ashland	2,940 00		6,140 00		4,860 00
Baraboo			1,685 00	72 20	2,005 55
Beaver Dam	3,100 00		1,200 00		855 00
Beloit	650 00		2,300 00		5,632 50
Berlin					902 50
Brodhead	1,336 50				652 50
Burlington	3,705 00				1,077 50
Chippewa Falls	1,175 00		1,650 00		9,965 00
Columbus					1,460 00
De Pere	100 00	\$1,100 00		18 25	760 00
Eau Claire	2,310 30		8,629 36		6,505 98
Fond du Lac			8,865 00		5,175 00
Fort Atkinson	175 00				2,256 25
Grand Rapids	2,011 65		4,085 00		4,926 00
Green Bay	1,387 00		12,449 30		
Hudson	70 00				1,012 50
Janesville	1,140 00				6,210 00
Jefferson					2,385 00

THE YEAR ENDING JUNE 30, 1913—Continued.

General Control.

Officers in control of buildings and supplies.	Salary of the superintendent of schools.	Expenses of office of superintendent of schools.	Enforcement of compulsory education and truancy laws.	Other expenses of general control.	Total.
.....	\$2,056 52	\$350 23	\$190 12	\$371 16	\$3,778 09
.....	1,000 00	19 13	45 00	.....	1,193 49
.....	150 00	100 00	.....	.....	365 00
.....	2,900 00	818 18	900 00	2,565 03	10,003 27
.....	1,500 00	.....	.....	.....	1,621 00
.....	2,100 00	.....	.....	.....	2,140 00
.....	1,500 00	.....	.....	.....	1,656 90
.....	2,000 00	250 00	100 00	150 04	2,970 04
.....	2,220 00	620 00	101 00	.....	3,221 00
.....	100 00	105 09	9 75	219 96	466 60
.....	.....	.....	.....	.....	150 00
.....	2,750 00	.....	131 25	.....	3,911 25
.....	2,250 00	.....	50 00	.....	2,400 00
.....	1,500 00	266 13	320 00	.....	2,282 76
.....	100 00	29 79	.....	86 00	240 79

THE YEAR ENDING JUNE 30, 1913—Continued.

Instruction.

Salaries of women teachers.	Textbooks.	Stationery and supplies used in instruction.	Materials used in manual training and domestic science.	Other expenses of instruction.	Total.
\$2,918,775 27	\$37,217 63	\$75,965 26	\$59,707 62	\$30,197 18	\$3,829,157 85
.....
\$20,905 89	\$1,093 27	\$538 76	\$503 77	.....	\$32,131 21
55,073 92	355 84	2,019 99	1,149 69	.....	73,638 18
39,449 40	641 46	1,418 34	.....	\$1,066 49	56,515 69
21,067 00	1,064 54	184 58	371 26	308 45	26,748 58
16,349 33	.....	1,137 65	387 34	.....	23,029 32
47,671 32	962 98	2,300 93	1,114 48	.....	60,932 21
10,096 52	467 52	.....	.....	.....	11,466 54
5,647 50	5 28	150 71	125 00	78 00	7,995 49
6,347 50	482 92	1,232 11	800 00	.....	13,645 03
22,889 54	.....	.....	503 87	.....	36,183 41
9,372 50	5 00	151 44	250 00	94 57	11,333 51
4,715 00	219 57	506 65	25 14	.....	7,444 61
54,313 72	2,254 91	2,289 72	1,043 42	10,190 03	87,537 44
50,915 14	.....	.....	.....	.....	64,965 14
12,740 04	602 72	369 26	.....	146 00	16,239 27
19,525 73	.....	707 97	675 09	162 15	32,093 59
66,363 35	406 35	220 08	637 22	130 49	81,593 79
9,688 50	391 06	335 46	.....	323 50	11,826 02
35,940 76	.....	400 00	300 00	.....	43,990 76
7,872 00	347 86	140 53	415 10	.....	11,160 49

FINANCIAL STATEMENT—DISBURSEMENTS FOR

CITIES— Under city super- intendents.	Expenses of				
	Salaries of supervisors of grades or of subjects.	Other expenses of supervision.	Salaries of principals and their clerks.	Other expenses of princi- pals.	Salaries of men teachers.
Kaukauna			\$1,300 00		\$3,550 00
Kenosha	\$4,032 34	\$50 00	8,066 40	\$462 88	6,132 50
La Crosse	3,179 61		11,910 14		13,273 27
Ladysmith					1,815 00
Lake Geneva					3,685 00
Lake Mills					3,073 70
Madison	13,825 00	2,725 00	14,740 00		12,000 00
Manitowoc	6,407 50		6,926 50		3,966 50
Marinette	855 00		2,265 50		6,840 00
Marshfield					878 75
Mellen					1,035 00
Menasha					2,410 00
Menomonie	1,920 00	275 72	600 00		2,000 00
Merrill	1,395 00		5,145 00		4,375 00
Milwaukee	13,629 14		137,971 41		
Mineral Point	5,464 39	94 30	1,669 93		801 91
Monroe	810 00				1,900 00
Neeah	900 00		2,381 55	154 29	2,852 40
New London	1,945 00				675 00
Oconomowoc					812 50
Oconto	540 00		3,535 00		3,290 00
Onalaska					
Oshkosh	2,750 00		13,800 00		11,250 00
Park Falls	1,773 00				777 75
Peshtigo			1,050 00		
Platteville	1,985 00		810 00		
Portage	720 00				2,850 00
Prairie du Chien			1,400 00		
Racine	5,955 00		16,600 00		8,631 63
Reedsburg					
Rhineland	745 00		1,770 00		1,603 80
Rice Lake	675 00	697 50	900 00		1,530 00
Ripon	630 00				1,091 48
Sheboygan	5,350 00		14,750 00		9,430 50
So. Milwaukee		700 00	1,443 80		1,643 50
Stanley					
Stevens Point	1,158 02	145 83	4,925 75		2,610 00
Stoughton	491 15		1,100 00		2,416 00
Sturgeon Bay	1,300 00		1,450 00		
Superior	5,314 97	250 00	15,550 68	42 48	17,215 63
Tomahawk					720 00
Two Rivers					2,338 50
Viroqua					3,172 50
Washburn					4,284 67
Wafertown	2,400 00				4,483 50
Waukesha	668 25		1,890 00		5,035 00
Waupaca		675 00	1,400 00		900 00
Waupun	1,400 00				2,185 00
Wausau	3,510 00		7,317 50		5,770 00
Wauwatosa	675 00				2,000 00
West Allis			500 00	82 02	4,950 25
Whitewater					3,742 00

THE YEAR ENDING JUNE 30, 1913—Continued.

Instruction.

Salaries of women teachers.	Textbooks.	Stationery and supplies used in instruction.	Materials used in manual training and domestic science.	Other expenses of instruction.	Total.
\$13,214 96	\$70 68	\$72 75	\$1,070 07	\$1,519 22	\$20,797 68
57,242 21	527 24	1,170 50	573 61	201 02	78,458 70
78,508 78	2,545 39	3,518 69	2,057 12	3,418 63	118,411 63
8,385 00	350 00	618 00	175 97	20 00	11,363 97
13,792 50	800 00	375 00	268 00	125 00	19,045 50
7,227 20	862 17	612 54	.....	.....	11,780 61
79,550 68	486 34	999 43	900 00	1,959 19	127,185 64
32,220 11	1,100 29	100 00	552 68	.....	51,273 58
36,442 85	2,050 80	1,438 05	611 72	.....	50,503 92
16,083 13	.....	.....	.....	.....	16,961 88
6,194 57	359 94	76 38	90 83	143 93	7,900 65
11,802 79	.....	888 19	509 16	.....	15,610 14
18,402 50	191 06	72 74	336 42	359 95	24,158 33
18,251 81	.....	713 77	535 00	.....	30,415 58
1,219,556 55	1,554 22	30,520 63	24,528 90	.....	1,427,760 85
3,314 05	41 55	66 03	.....	112 05	11,564 21
14,295 50	603 25	1,425 70	432 62	91 97	19,609 04
15,618 86	1,210 29	77 40	495 10	311 38	24,001 27
8,306 25	.....	726 59	.....	161 19	11,814 03
12,172 50	483 75	737 78	476 78	61 92	14,745 23
11,545 00	793 73	177 92	721 77	284 44	20,887 86
3,846 60	241 72	279 67	.....	.....	4,367 99
74,208 43	1,745 10	2,620 50	1,636 01	649 87	108,709 91
8,033 19	459 82	100 00	40 29	102 46	11,286 51
6,897 50	292 78	320 40	.....	.....	8,560 68
12,420 00	724 20	125 00	333 97	.....	16,398 17
12,437 50	1,172 31	.....	534 26	.....	17,714 07
8,315 00	.....	.....	.....	.....	9,715 00
110,455 58	356 84	2,342 44	2,237 14	57 10	146,635 73
17,277 42	277 51	574 98	262 54	.....	22,511 25
12,687 50	.....	.....	50 00	427 22	16,967 22
9,114 18	.....	493 45	.....	121 69	11,450 80
59,459 93	.....	.....	1,252 31	4,764 10	95,006 84
11,623 14	.....	297 28	.....	.....	15,707 72
13,122 51	447 55	377 82	363 31	47 03	14,358 22
19,621 50	.....	874 89	825 75	1,033 05	31,194 79
17,570 34	821 36	120 00	501 85	.....	23,020 70
13,175 00	.....	192 41	228 85	.....	16,346 26
116,709 51	3,480 25	3,848 31	2,809 24	534 02	165,755 09
10,957 50	514 42	178 58	134 28	.....	12,504 78
10,079 45	513 18	.....	460 09	.....	13,391 22
7,695 00	354 87	58 22	274 80	250 00	11,805 89
13,126 44	818 64	521 43	644 57	352 51	19,748 26
16,780 94	571 07	282 70	312 72	.....	24,830 93
19,927 70	64 69	.....	59 09	.....	27,644 73
9,270 00	293 93	332 98	730 81	50 00	13,652 72
9,998 75	.....	182 83	.....	.....	13,766 58
47,850 15	304 93	2,521 99	705 47	348 50	63,328 54
13,770 00	.....	.....	373 69	.....	16,818 69
22,485 84	440 48	327 37	1,930 85	10 42	30,727 23
10,786 21	.....	499 74	268 60	174 64	15,471 19

FINANCIAL STATEMENT—DISBURSEMENTS FOR

CITIES— Under city super- intendents.	Expenses of Operation of School Plant.				
	Wages of janitors and other employees.	Fuel.	Water.	Light and power.	Janitor's supplies.
Totals	\$349,985 49	\$247,724 67	\$32,412 58	\$48,040 38	\$27,021 30
Antigo	\$2,856 28	\$3,790 31		\$453 75	\$305 81
Appleton	7,443 65	7,856 06		987 60	1,300 18
Ashland	5,953 49	3,212 96		159 08	404 34
Baraboo	3,797 45	3,398 19		\$337 77	134 04
Beaver Dam	2,510 00	3,196 89		630 89	220 11
Beloit	6,378 00	5,728 11	858 08	619 90	250 00
Berlin	1,415 00	1,280 36	432 00		
Brodhead	989 50	652 05		55 71	
Burlington	1,800 00	506 88		184 59	
Chippewa Falls	3,710 00	1,823 73		426 35	
Columbus	940 00	1,151 67	247 00	263 24	61 93
De Pere	750 00	503 30		226 89	154 44
Eau Claire	7,844 77	7,151 34	730 91	1,153 37	622 65
Fond du Lac	6,294 79	3,786 80	2,671 85	492 38	
Fort Atkinson	1,922 75	2,173 81		251 66	417 10
Grand Rapids	4,544 93	4,981 93		411 93	227 69
Green Bay	9,026 01	6,420 22	647 59	469 09	527 32
Hudson	1,250 63	971 37		43 30	
Janesville	7,500 00	4,286 89		500 00	500 00
Jefferson	1,140 00	525 63		246 89	97 00
Kaukauna	1,467 00	1,545 12			
Kenosha	8,745 65	4,736 19		1,200 34	1,565 63
La Crosse	11,544 53	11,280 30		2,873 51	507 03
Ladysmith	1,065 00	812 97	267 50	42 60	122 97
Lake Geneva	2,855 36	2,795 86		827 11	350 00
Lake Mills	930 00	782 40	140 04		
Madison	11,539 00	12,754 04	1,268 38	2,228 80	
Manitowoc	6,183 93	4,734 42	561 30	447 17	1,402 16
Marquette	4,490 00	1,474 39		387 75	238 28
Marshfield	2,123 13	1,500 00		184 46	
Mellen	888 00	1,411 85	120 00	79 67	85 78
Menasha	1,504 90	1,533 22	19 66	58 85	349 32
Menomonie	2,510 75	4,945 05		264 86	173 27
Merrill	2,667 00	2,435 92		400 79	60 00
Milwaukee	101,866 57	51,163 37	20,128 16	20,699 90	8,795 30
Mineral Point	1,420 00	1,071 48		55 09	
Monroe	2,753 75	2,267 72	422 11	143 22	
Neanah	2,773 81	2,068 70	663 92	512 83	446 10
New London	1,458 00	1,468 73	283 90		
Oconomowoc	1,498 50	714 30	164 01	93 47	48 32
Oconto	1,710 00	2,210 64	199 30	255 18	239 21
Onalaska	400 00	281 76	11 74	41 15	
Oshkosh	9,317 21	10,409 80		756 59	658 18
Park Falls	1,220 25	217 39		43 25	33 40
Peshtigo	792 00	741 60		14 80	
Platteville	1,474 74	2,001 92	43 25	132 42	234 07
Portage	1,404 00	1,165 00	30 00		
Prairie du Chien	861 00	487 78		19 70	
Racine	12,741 76	8,144 58	1 50	1,099 08	678 96
Reedsburg					
Rhineland	2,441 02	1,594 60		410 65	75 00
Rice Lake	1,980 00	1,388 30		83 34	304 44
Ripon	1,644 50	1,278 77		197 74	92 98
Sheboygan	7,041 25	5,647 25		459 10	800 00
South Milwaukee	2,091 79	1,014 81		67 43	187 26

THE YEAR ENDING JUNE 30, 1913—Continued.

Expenses of Maintenance of School Plant.						
Other expenses of operation of school plant.	Total.	Repair of buildings and up-keep of grounds.	Repair and replacement of equipment.	Insurance.	Other expenses of maintenance of school plant.	Total.
\$35,415 87	\$740,599 79	\$221,002 46	\$35,416 72	\$24,586 74	\$36,102 25	\$317,723 75
.....	\$7,406 15	\$4,387 31	.....	\$517 09	.....	\$4,884 40
\$511 85	18,098 93	2,608 56	\$236 40	1,428 72	\$1,996 77	6,320 45
297 51	10,027 38	1,937 99	19 95	66 66	50 43	2,075 03
136 01	8,321 99	765 95	1,603 16	704 00	.....	3,073 11
75 75	6,633 64	2,576 89	720 00	15 04	.....	3,311 93
.....
455 62	14,289 71	2,611 29	771 95	804 40	221 79	4,409 43
442 95	3,570 31	610 49	518 64	62 80	441 69	1,633 62
.....	1,697 26	669 15	270 00	37 50	30 00	1,006 65
554 08	2,545 55	447 72	304 35	390 00	152 55	1,294 62
.....	5,980 08	1,823 97	55 86	277 50	.....	2,157 33
.....
.....	2,663 84	408 43	89 12	12 00	5 25	514 80
.....	1,634 63	323 02	.....	81 60	.....	909 62
.....	17,503 04	2,780 84	.....	598 54	.....	3,379 33
13,194 33	26,440 20	1,426 06	.....	882 00	.....	2,308 06
447 21	5,212 53	734 07	251 00	742 00	102 20	1,829 27
.....
244 17	10,410 65	1,768 01	144 57	1,252 50	.....	3,165 08
568 33	17,658 56	4,321 65	87 63	700 10	139 64	5,299 02
439 55	2,704 85	1,206 51	.....	.....	.....	1,206 51
757 32	13,544 21	1,616 97	300 00	1,068 00	1,000 00	3,984 97
.....	2,009 52	371 59	240 33	.....	.....	611 92
.....
2,000 00	5,012 12	.....	605 87	442 60	.....	1,048 47
540 51	16,788 32	1,392 85	2,838 44	1,129 95	84 81	5,446 05
.....	26,206 37	4,236 53	.....	.....	.....	4,236 53
12 22	2,323 26	.....	.....	.....	.....	615 58
300 00	7,123 33	1,713 80	451 55	468 00	300 00	2,983 85
.....
.....	1,852 44	1,008 89	.....	178 70	13 60	1,201 19
7,050 00	34,840 22	5,735 53	1,175 00	1,597 50	.....	8,508 03
.....	13,328 98	3,597 19	14 78	657 00	.....	4,268 97
.....	6,590 42	1,528 70	225 71	1,893 88	.....	3,649 29
1,378 11	5,185 70	.....	.....	.....	.....	.....
.....
.....	2,585 30	418 11	.....	.....	.....	418 11
117 90	3,583 85	1,118 64	94 50	19 20	30 34	1,312 63
100 10	7,994 03	2,317 73	.....	32 50	234 62	2,634 85
.....	5,563 71	878 25	725 00	.....	44 00	1,647 25
.....	202,153 30	109,061 98	12,022 45	714 00	26,865 16	148,863 59
.....
47 90	2,594 47	461 48	302 94	.....	11 25	775 67
46 76	5,633 56	398 72	.....	213 75	215 34	827 31
267 19	6,732 55	1,335 63	326 55	.....	.....	2,162 18
36 58	3,247 21	205 29	34 51	36 00	.....	325 80
44 90	2,563 50	390 50	.....	50 00	.....	440 50
.....
.....	4,614 33	.....	.....	520 08	.....	520 08
4 00	738 65	513 69	.....	.....	15 00	523 69
.....	21,141 78	2,387 88	1,232 32	.....	.....	3,620 29
70 72	1,585 01	409 34	.....	405 24	.....	814 53
52 10	1,600 50	112 81	.....	140 00	.....	262 81
.....
.....	3,886 40	1,869 53	.....	166 50	.....	2,036 03
.....	2,599 00	1,331 73	.....	45 00	.....	1,376 73
110 00	1,478 48	115 18	650 63	89 00	.....	854 31
1,143 86	23,809 74	7,544 91	2,822 51	360 00	6 42	10,733 84
.....
.....	4,521 27	413 67	262 10	563 80	43 00	1,287 57
.....	3,756 08	5,020 72	43 42	222 00	501 29	5,787 43
311 98	3,525 95	100 00	25 00	245 13	307 40	677 56
1,200 00	15,147 60	4,550 00	476 00	1,480 45	1,072 88	7,573 33
43 43	3,409 72	154 24	232 76	.....	.....	387 00

FINANCIAL STATEMENT—DISBURSEMENTS FOR

CITIES— Under city super- intendent.	Expenses of Operation of School Plant.				
	Wages of janitors and other employees.	Fuel.	Water.	Light and power.	Janitor's supplies.
Stanley	\$1,813 50	\$596 97	\$192 39	\$84 56	.....
Stevens Point	2,600 00	3,120 47	.....	533 67	\$142 69
Stoughton	2,461 30	2,518 43	181 22	605 32	222 00
Sturgeon Bay	1,590 05	943 50	300 00	103 20	174 25
Superior	22,898 92	7,542 79	.....	1,489 30	783 09
Tomahawk	1,620 00	638 27	148 24	159 62	136 11
Two Rivers	1,809 96	1,027 27	291 57	.....	.....
Viroqua	1,350 00	1,490 67	100 33	86 54	118 00
Washburn	1,767 48	1,302 10	.....	.....	.....
Watertown	2,306 25	2,309 21	707 70	385 40	175 00
Waukesha	2,926 08	2,754 41	.....	.....	741 88
Waupaca	1,088 45	1,684 07	.....	417 33	317 71
Waupun	939 50	1,176 64	.....	.....	.....
Wausau	6,465 99	4,775 21	.....	1,078 91	304 93
Wauwatosa	1,820 00	1,043 40	241 16	472 16	487 73
West Allis	3,126 44	1,795 58	.....	801 85	363 15
Whitewater	1,339 92	1,526 95	.....	30 92	.....

FINANCIAL STATEMENT—DISBURSEMENTS FOR

CITIES— Under city super- intendents.	Miscellaneous				
	Salaries of librarians and assistants.	Library books.	Other expenses of libraries.	Salaries of physicians and nurses.	Other expenses of promotion of health.
Totals	\$5,589 96	\$8,755 06	\$812 66	\$23,691 51	\$5,178 24
Antigo	\$254 99	.....	.....	.....
Appleton	582 55	.....	.....	\$25 00
Ashland	194 83	.....	\$480 00	.....
Baraboo	105 82	.....	.....	.....
Beaver Dam	144 09	.....	.....	.....
Beloit	100 00	.....	400 00	.....
Berlin	\$30 00	.....	\$26 93	.....	.....
Brodhead
Burlington	62 72	.....	.....	.....
Chippewa Falls	59 99	.....	.....	91 36
Columbus	31 33	15 10	.....	.....
De Pere	51 79	.....	.....	.....
Eau Claire
Fond du Lac
Fort Atkinson	261 51	.....	50 00	60 00
Grand Rapids	184 02	.....	.....	5 00
Green Bay	269 09	.....	274 98	64 42
Hudson	100 00	.....	.....	.....
Janesville	5 00
Jefferson	130 00	104 00	30 00	.....	.....
Kaukauna
Kenosha
La Crosse
Ladysmith	104 29	5 00	.....	.....
Lake Geneva	135 00	.....	.....	8 00

THE YEAR ENDING JUNE 30, 1913—Continued.

		Expenses of Maintenance of School Plant.				
Other expenses of operation of school plant.	Total.	Repair of buildings and up-keep of grounds.	Repair and replacement of equipment.	Insurance.	Other expenses of maintenance of school plant.	Total.
\$75 08	\$2,262 50	\$333 07	.....	.....	.....	\$333 07
941 69	7,338 52	583 56	.....	\$587 72	\$535 10	1,706 38
150 00	6,138 27	516 44	\$600 00	198 00	150 00	1,464 44
4 78	3,115 78	244 25	141 39	.....	.....	385 64
.....	32,714 10	7,240 69	2,359 87	1,228 73	.....	10,829 29
.....	2,702 24	726 13	.....	30 60	.....	756 73
.....	3,218 80	96 21	.....	40 60	.....	136 81
175 00	3,320 54	1,367 28	107 46	272 58	484 28	2,231 60
.....	3,069 58	840 18	346 33	226 42	.....	1,412 93
.....	5,883 56	1,196 38	.....	383 32	.....	1,579 70
.....	6,422 37	3,486 59	.....	.....	358 91	3,845 50
65 57	3,573 13	.....	.....	41 31	.....	868 33
.....	2,116 14	150 00	150 00	.....	65 96	365 96
635 72	13,260 76	3,871 19	310 87	.....	.....	4,182 06
.....	4,064 45	1,600 70	513 80	236 70	467 57	2,818 77
360 06	6,447 08	2,301 83	613 00	.....	.....	2,914 83
.....	2,897 79	915 95	.....	30 00	.....	945 95

THE YEAR ENDING JUNE 30, 1913—Continued.

Expenses.

Transportation of pupils.	Payments to other districts.	Pensions.	Rent.	Other miscellaneous expenses.	Total.
\$3,737 30	\$200 75	\$15,676 95	\$9,269 75	\$53,247 13	\$126,159 31
\$91 00	\$264 12	\$360 00	\$1,570 62	\$2,540 73
1 71	\$200 75	552 83	.....	630 90	1,993 74
113 65	383 18	.....	.....	1,171 66
.....	255 50	361 32
.....	147 17	291 26
.....	240 00	.....	740 00
.....	18 76	.....	528 71	604 40
.....	20 00	96 27	116 27
.....	62 72
.....	74 15	225 50
.....	381 54	427 97
.....	76 95	128 74
256 50	4,250 04	4,506 54
.....	100 16	.....	614 00	1,085 67
.....	676 52	865 54
.....	160 00	1,951 44	2,719 93
.....	100 00	358 11	558 11
.....	623 02	.....	583 38	1,211 40
.....	264 00
.....	67 94	.....	2,284 84	2,352 78
.....	1,542 20	.....	1,542 20
.....	1,270 74	1,270 74
.....	109 29
42 50	114 60	.....	300 00	600 10

FINANCIAL STATEMENT—DISBURSEMENTS FOR

CITIES— Under city su- perintendents.	Miscellaneous				
	Salaries of librarians and assistants.	Library books.	Other expenses of libraries.	Salaries of physicians and nurses	Other expenses of promotion of health.
Lake Mills					
Madison		\$200 00			\$1,785 73
Manitowoc		73 01		440 00	
Marinette	\$540 00	106 94			
Marshfield					
Mellen					
Menasha		82 37			
Menomonie		151 17			
Merrill					
Milwaukee	1,479 40	1,927 31		17,676 70	2,654 95
Mineral Point		8 90			40 70
Monroe	754 50	517 70	\$377 19		
Neenah		178 03		615 18	
New London		122 81			
Oconomowoc	315 00		80 92		
Oconto					
Onalaska	33 49				
Oshkosh					
Park Falls					
Peshtigo		100 00	25 00		
Platteville		239 90			
Portage					
Prairie du Chien		100 00			
Racine	521 75	184 21		600 00	253 68
Reedsburg					
Rhineland		25 00			
Rice Lake	20 00	30 00			
Ripon		210 25	11 02		
Sheboygan	650 00	336 00	22 84	300 00	
South Milwaukee		22 75	21 40		
Stanley					
Stevens Point		85 91			
Stoughton	85 00	181 72			
Sturgeon Bay		170 20	5 25		79 08
Superior		382 79		950 00	105 32
Tomahawk	45 00	50 00			
Two Rivers		41 96		222 50	
Viroqua		94 04		7 00	
Washburn					
Watertown		100 70	16 00		
Waukesha	340 82		36 15		
Waupaca	41 00				
Waupun	190 00				
Wausau	414 00	187 72		1,226 00	
Wauwatosa		107 00	55 16		
West Allis			40 00	449 15	
Whitewater		40 65	44 70		

THE YEAR ENDING JUNE 30, 1913—Continued.

Expenses.					
Transportation of pupils.	Payments to other districts.	Pensions.	Rent.	Other miscellaneous expenses.	Total.
		\$532 29	\$210 00	\$2,535 75	\$5,263 77
		890 14		1,683 70	2,586 85
		231 36		668 33	1,546 63
				777 90	777 90
				311 59	311 59
				88 97	171 34
\$567 75		261 90		367 95	1,348 77
1,690 10		10,800 00	5,042 80	16,060 70	57,331 96
				211 05	260 65
					1,649 39
					793 21
				70 43	193 24
				317 02	712 94
119 00				724 89	843 89
22 70		23 40		84 00	140 89
				667 00	679 70
				76 40	76 40
					125 00
				1,221 77	1,461 67
				988 69	988 69
409 94			140 00	677 43	100 00
					2,787 01
				405 00	430 00
			50 00	832 77	932 77
		61 53	918 00	200 02	1,400 82
		948 38	180 00	1,942 87	4,380 09
		35 70	30 00		109 85
					35 91
129 20			144 00	123 74	390 46
			12 75	936 63	527 73
					2,387 49
234 00					329 00
				2,423 26	2,687 72
59 25					101 04
					59 25
				432 65	549 35
		95 79		916 52	1,389 28
					41 00
				1,122 13	1,312 13
					1,827 72
					162 16
				183 28	672 43
		171 85	120 00	153 81	531 01

FINANCIAL STATEMENT—DISBURSEMENTS FOR

CITIES— Under city superintendents.	Out					
	Land.	New buildings.	Alteration of old buildings.	Equip-ment of new buildings and grounds.	Equip-ment of old buildings exclusive of replacements.	Re-demption of bonds.
Totals.....	\$106,456 57	\$542,683 02	\$88,309 48	\$27,213 20	\$54,157 70	\$65,546 47
Antigo						
Appleton			\$5,190 49		\$722 98	\$7,000 00
Ashland			2,366 14		1,422 03	
Baraboo						
Beaver Dam.....					1,998 17	
Beloit					1,991 54	19,200 00
Berlin					654 75	
Brodhead						2,500 00
Burlington					867 90	1,000 00
Chippewa Falls.....						
Columbus			980 63		399 90	
De Pere						
Eau Claire.....		\$44,496 50	2,183 60	\$3,508 66	620 59	5,034 47
Fond du Lac.....			1,052 48			
Fort Atkinson						3,000 00
Grand Rapids.....			402 36		1,538 17	
Green Bay.....		112,843 14			4,494 54	
Hudson						
Janesville			210 00		200 00	
Jefferson			400 00		320 49	
Kaukauna	\$1,300 00				163 46	
Kenosha	849 90	2,750 00	19,371 57		3,419 18	
La Crosse.....			5,039 23		1,982 86	
Ladysmith						
Lake Geneva.....					495 45	
Lake Mills.....						
Madison	4,590 00	63,081 56	2,310 41		1,727 06	
Manitowoc						7,312 00
Marinette						5,000 00
Marshfield						
Mellen		445 96	264 00		971 78	
Menasha						
Menomonie						
Merrill		26,414 30				
Milwaukee	58,526 20	111,991 11	39,746 00		12,611 91	
Mineral Point						
Monroe			2,547 85	888 55		4,000 00
Neeah	1,185 99					
New London.....						1,000 00
Oconomowoc						
Oconto			260 99		705 44	
Onalaska						
Oshkosh						
Park Falls.....			40 32	450 72	2,019 00	
Peshtigo					1,265 51	
Platteville						
Portage						
Prairie du Chien.....						1,000 00
Racine	27,117 00	453 40	4,287 18	3,523 49	2,646 87	
Reedsburg						

FINANCIAL STATEMENT—DISBURSEMENTS FOR

CITIES— Under city superintendents.						Out
	Land.	New buildings.	Alterations of old buildings.	Equip-ment of new buildings and grounds.	Equip-ment of old buildings exclusive of replacements.	Redem-ption of bonds.
Rhineland		\$47,849 51			\$527 00	
Rice Lake					27 00	
Ripon		62,270 04		\$7,956 42	325 00	
Sheboygan		17,155 00	\$1,250 00	1,257 37		
So. Milwaukee		12 69				
Stanley			89 43		375 91	
Stevens Point		800 00				
Stoughton					98 83	\$2,500 00
Sturgeon Bay						
Superior	\$6,415 48				3,163 34	
Tomahawk						3,000 00
Two Rivers	3,600 00					2,000 00
Viroqua			51 60		561 19	
Washburn						
Watertown			97 00		3,224 72	
Waukesha		11,739 39		2,096 94		2,000 00
Waupaca		31,179 48	49 63	7,531 05		
Waupun	800 00					
Wausau	1,297 00				424 30	
Wauwatosa						
West Allis	775 00	9,200 94	118 57		2,195 83	
Whitewater						

FREE HIGH SCHOOLS HAVING FOUR

Location.	No. teachers employed.			Enrollment in high school.				Average daily attendance.	No. of pupils	
	Men.	Women.	Total.	Pupils under 20 years of age.			Pupils over 20		English branches only.	German.
				Boys.	Girls.	Total.				
Totals and av..	580	1,074	1,654	13,533	17,388	30,921	228	88	18,920	7,960
Abbotsford	2	1	3	22	25	47		39	30	17
Albany	1	2	3	12	29	41		37	34	7
Algoma	2	4	6	67	57	124		118	72	52
Alma	1	2	3	26	47	73		63	42	31
Alma Center	1	1	2	21	23	44		40	44	
Almond	1	3	4	14	28	42		35	35	6
Amery	2	1	3	31	31	62		53	47	
Amherst	1	2	3	19	31	50	2	50	37	15
Antigo	6	10	16	152	181	333		293	256	82
Appleton	7	17	24	195	205	400		341	186	67

THE YEAR ENDING JUNE 30, 1913—Concluded.

lays.

Redemption of short-term loans.	Payments of warrants and orders of preceding years.	Payments of sinking funds.	Payments of interest.	Miscellaneous payments including payments to trust funds, textbooks to be sold to pupils, etc.	Total.	Total expenses and outlays.
					\$48,376 51	\$77,463 90
\$15,000 00	\$717 69		\$520 14	\$1,666 67	88,157 96	29,180 57
					19,987 37	107,678 13
					12 69	145,860 23
					465 34	21,740 20
			20 02		820 02	17,419 13
			2,090 08		4,683 91	44,873 71
						36,891 27
						20,740 41
					9,578 82	231,268 06
			1,600 00		4,600 00	22,513 75
			920 00		6,520 00	28,094 55
4,500 00			106 56		719 35	19,834 82
					4,500 00	28,790 02
				40 00	3,361 72	39,175 30
			1,680 00			42,522 88
			1,448 26	262 17	17,516 33	36,118 11
27,053 91			1,563 00		41,270 59	58,981 40
					30,338 21	121,848 54
						26,264 07
				803 75	13,094 09	56,138 42
2,500 00	453 26		25 00		2,978 26	23,064 99

YEAR COURSES, 1912-1913.

Studying.			No. of graduates this year.		No. of non-resident pupils during year.	Total amount received and due for tuition.	Total salary of principal.	Total amount of salaries of principal and assistants.	High school apportionment, November 1912.
Latin.	Manual training.	Domestic science.	Boys.	Girls.					
3,479	2,825	3,848	1,950	2,906	8,343	\$140,008 17	\$1,233 20	\$1,253,783 87	\$146,817 19
			2	5	18	\$263 00	\$1,200 00	\$2,280 00	\$389 25
			3	6	14	289 50	900 00	2,085 00	389 25
			10	9	44	944 00	1,200 00	4,500 00	389 25
			4	8	9	196 00	981 00	2,061 10	389 25
			7	4	20	360 00	900 00	1,485 00	389 25
			2	1	16	322 00	900 00	2,520 00	389 25
15			2	7	38	756 00	1,200 00	2,620 00	389 25
			2	4	23	414 00	900 00	2,115 00	389 25
29	53	76	26	35	78	394 00	1,900 00	13,730 00	389 25
84	67	54	26	35	34	592 50	2,500 00	21,825 00	389 25

FREE HIGH SCHOOLS HAVING FOUR

Location.	No. teachers employed.			Enrollment in high school.			Average daily attendance.	No. of pupils	
	Men.	Women.	Total.	Pupils under 20 years of age.		Pupils over 20.		English branches only.	German.
				Boys.	Girls.					Total.
Arbor Vitae	1	2	3	11	22	33	24	27	6
Arcadia	3	2	5	49	43	92	88	58	22
Arena	1	2	3	30	26	56	48	.....	9
Argyle	1	2	3	26	27	53	1	37	17
Ashland	7	14	21	176	226	402	2	325	137
Athens	1	2	3	16	23	39	2	39	41
Augusta	2	3	5	42	75	117	94	84	34
Avoca	1	1	2	17	25	42	38	180	.....
Baldwin	1	3	4	41	41	82	3	74	.....
Bangor	2	7	9	19	26	45	80	28	17
Baraboo	3	9	12	103	167	270	233	98	110
Barron	1	5	6	42	71	113	5	107	50
Bayfield	3	3	6	38	50	88	58	82	5
Beaver Dam	3	7	10	56	76	132	117	65	33
Belleville	1	2	3	10	25	35	29	18	3
Belmont	1	2	3	20	23	43	38	33	10
Beloit	7	15	22	257	320	577	6	478	156
Benton	1	2	3	16	29	45	39	25	20
Berlin	2	5	7	74	85	159	1	148	36
Birnamwood	1	1	2	16	27	43	37	43	.....
Black Earth	1	2	3	10	22	32	27	18	14
Black River Falls....	2	4	6	28	91	119	1	114	26
Blair	1	2	3	30	40	70	64	.....	70
Blanchardville	2	2	4	21	26	47	1	43	20
Bloomer	1	2	3	79	50	129	72	60	19
Bloomington	1	4	5	33	50	83	69	33	34
Blue River	1	1	2	16	21	37	31	37	.....
Boscobel	1	4	5	25	54	79	2	69	39
Boyd	1	1	2	20	19	39	29	39	.....
Brandon	1	2	3	22	27	49	44	29	20
Brillion	2	1	3	46	33	79	71	49	30
Brodhead	2	3	5	34	48	82	74	41	34
Brooklyn	1	1	2	17	27	44	2	39	44
Bruce	1	2	3	13	34	47	39	47	.....
Burlington	2	6	8	69	92	161	139	15	37
Cadott	1	2	3	18	27	45	43	45	.....
Cambria	1	2	3	21	36	57	51	2	55
Cambridge	2	2	4	27	41	68	62	22	46
Cameron	1	1	2	19	13	32	30	32	.....
Campbellsport	1	1	2	14	32	46	43	46	.....
Camp Douglas .....	.....	3	3	10	15	25	23	.....	10
Cashton	1	3	4	31	67	98	85	88	36
Cassville	1	2	3	33	47	80	2	75	18
Cedarburg	2	3	5	41	40	81	2	70	50
Chetek	1	6	7	23	43	66	58	.....	.....
Chilton	1	5	6	43	55	98	93	79	19
Chippewa Falls	7	11	18	149	184	333	5	302	33
Clinton	2	2	4	31	30	61	52	31	17
Clintonville	2	3	5	37	60	97	84	57	40
Cobb	1	2	3	20	24	44	41	29	22

YEAR COURSE, 1912-1913—continued.

studying.			No. of graduates this year.		No. of non-resident pupils during year.	Total amount received and due for tuition.	Total salary of principal.	Total amount of salaries of principal and assistants.	High school apportionment, November 1912.
Latin.	Manual training.	Domestic science.	Boys.	Girls.					
12	20		2	2	1		\$1,200 00	\$2,460 00	\$1,200 00
			9	11	40	\$744 50	1,600 00	4,175 00	389 25
		23	3	5			1,000 00	2,350 00	1,085 00
			2	12	24	412 00	1,150 00	2,320 00	389 25
103	48	97	18	32	51	516 00	1,700 00	16,759 00	389 25
			3	5	6	94 00	1,000 00	2,170 00	389 25
			11	12	36	600 00	1,600 00	4,690 00	389 25
			2	5	13		725 00	1,220 00	389 25
			8	12	46	781 00	900 00	2,610 00	389 25
	18	25		3	12	231 00	900 00	1,980 00	389 25
93	41	43	13	16	70	1,212 50	2,000 00	10,459 30	389 25
		75	12	20	35	577 50	1,060 00	4,130 00	389 25
	1	25	2	7			1,600 00	4,015 00	1,500 00
	32	37	5	14	17	291 00	1,200 00	8,190 00	389 25
				6	17	282 00	1,150 00	2,230 00	389 25
			1	5	18	324 00	1,200 00	2,325 00	389 25
100	136	162	32	43	65	1,068 00	2,000 00	19,750 00	389 25
			2	8	7	128 50	1,000 00	2,039 75	389 25
	33		13	15	37	690 00	1,750 00	4,810 83	389 25
			4	5	15	274 00	£55 00	1,350 00	389 25
			3	1	14	200 00	1,150 00	2,150 00	389 25
		46	3	17	52	1,036 00	1,250 00	4,175 00	389 25
	34		5	9	34	586 00	1,080 00	2,227 50	389 25
			3	7	9	162 00	1,150 00	3,040 00	389 25
			4	13	36	600 00	1,000 00	2,035 00	389 25
16			3	8	35	520 00	1,200 00	3,540 00	389 25
			3	2	17	268 00	1,100 00	1,662 50	737 07
12			4	9	30	454 00	1,400 00	2,851 24	1,500 00
			1	5	19	190 00	765 00	1,215 00	389 25
			1	6	19	272 08	900 00	1,945 00	389 25
			10	7	28	480 00	900 00	2,115 00	389 25
9	7		3	10	23	388 00	1,350 00	4,117 50	389 25
			5	3	13	489 86	900 00	1,440 00	389 25
			1	7	11	180 00	900 00	1,890 00	389 25
28	51	60	7	16	45	815 00	1,550 00	6,775 00	389 25
			1	3	9	162 00	810 00	1,350 00	389 25
			2	7	23	371 00	900 00	1,890 00	389 25
			5	4	32	551 00	1,775 00	3,134 93	389 25
			3	3	4	72 00	945 00	1,485 00	
			2	5	29	509 50	810 00	1,305 00	389 25
			2	4	4	62 00	1,000 00	1,900 00	389 25
2			7	17	61	1,026 00	1,250 00	3,070 00	389 25
			7	6	25	350 00	1,025 00	2,105 00	389 25
16			6	8			1,000 00	3,350 00	389 25
			2	3	28	360 00	900 00	1,935 00	389 25
		23	6	14	34	712 00	1,500 00	4,777 50	389 25
61	41	67	37	39	57	954 50	1,650 00	15,265 00	389 25
16	16		7	2	24	261 80	1,000 00	2,890 00	389 25
	28	31	6	10	30	474 00	1,300 00	3,910 00	389 25
4			5	8	19	332 00	810 00	1,710 00	389 25

FREE HIGH SCHOOLS HAVING FOUR

Location.	No. teachers employed.			Enrollment in high school.			Average daily attendance.	No. of pupils		
				Pupils under 20 years of age.				Pupils over 20.	English branches only.	German.
	Men.	Women.	Total.	Boys.	Girls.	Total.				
Colby	1	2	3	19	36	55	.....	52	31	24
Coleman	1	1	2	10	9	19	.....	112	19	.....
Colfax	1	1	2	17	30	47	.....	37	47	.....
Columbus	3	6	9	64	74	138	2	126	84	33
Crandon	1	3	4	36	40	76	1	67	53	24
Cuba City	1	3	4	27	34	61	.....	56	45	16
Cumberland	2	4	6	55	71	126	6	117	102	28
Darien	1	2	3	15	16	31	.....	272	31	.....
Darlington	2	3	5	55	66	121	.....	103	97	16
Deerfield	1	2	3	14	28	42	1	37	28	15
De Forest	1	5	6	43	62	105	2	90	40	37
Delavan	2	5	7	44	82	126	1	112	85	21
De Pere	2	3	5	49	33	73	.....	66	18	29
Dodgeville	3	5	8	77	78	155	.....	150	112	43
Downing	1	1	2	10	15	25	.....	17	25	.....
Durand	1	4	5	40	43	83	2	73	52	12
Eagle River	1	2	3	24	23	47	.....	38	35	12
East Troy	1	2	3	18	48	66	.....	63	39	19
Eau Claire	12	21	33	307	395	702	1	600	381	210
Edgar	1	2	3	22	33	55	.....	48	44	11
Edgerton	3	5	8	58	91	149	1	134	108	33
Elkhorn	1	5	6	58	79	137	2	119	54	34
Elisworth	2	4	6	41	62	103	2	96	72	15
Elmwood	1	1	2	13	17	30	.....	24	9	.....
Elroy	2	3	5	41	73	114	.....	98	44	43
Evansville	3	3	6	50	76	126	.....	115	83	42
Fairchild	2	1	3	32	23	55	.....	43	55	.....
Fennimore	1	5	6	56	71	127	1	115	75	21
Fifield	1	1	2	9	16	25	.....	20	25	.....
Florence	1	3	4	36	39	75	.....	63	51	16
Fort Atkinson	4	5	9	92	103	195	5	183	141	77
Fountain City	1	2	3	21	18	39	.....	33	28	11
Fox Lake	1	2	3	17	28	45	1	40	.....	19
Frederic	1	1	2	9	8	17	.....	16	17	.....
Friendship	1	1	2	9	18	27	.....	20	27	.....
Galesville	3	3	6	45	55	100	6	96	35	37
Genoa Junction	1	1	2	16	23	39	.....	36	39	.....
Gillett	1	1	2	9	11	20	.....	15	20	.....
Gilmanton	1	1	2	9	13	22	.....	20	22	.....
Glenbeulah	1	1	2	14	13	27	.....	24	27	.....
Greenwood	2	3	5	37	67	104	3	92	87	13
Glidden .....	.....	2	2	7	19	26	.....	24	26	.....
Goodman	1	2	3	12	9	21	21	18	16	5
Grafton	1	1	2	14	12	26	.....	22	26	.....
Grand Rapids	7	11	18	136	151	287	2	244	218	58
Gratiot	1	1	2	8	21	29	.....	24	23	6
Grantsburg	1	3	4	21	44	65	.....	54	35	30
Green Bay East	5	10	15	161	164	325	4	269	232	45
Green Bay West	4	12	16	156	157	313	2	290	187	62
Green Lake	1	2	3	18	32	50	.....	45	42	8

YEAR COURSE, 1912-1913—continued.

studying.			No. of graduates this year.		No. of non-resident pupils during year.	Total amount received and due for tuition.	Total salary of principal.	Total amount of salaries of principal and assistants.	High school apportionment, November 1912.
Latin.	Manual training	Domestic science.	Boys.	Girls.					
.....	3	9	3	\$36 00	\$950 00	\$2,210 00	\$1,080 00
.....	2	4	7	72 00	660 00	1,040 00	.....
.....	20	343 50	810 00	1,305 00	389 25
23	25	39	12	11	61	1,032 50	1,620 00	6,870 00	389 25
.....	5	6	14	106 00	1,750 00	3,417 39	1,500 00
.....	6	7	14	252 00	1,200 00	2,775 00	389 25
9	6	18	44	710 00	1,500 00	4,965 00	389 25
.....	3	1	10	176 50	900 00	1,890 00	389 25
11	6	9	48	821 20	1,400 00	4,535 00	389 25
.....	2	4	22	365 00	1,050 00	2,085 00	389 25
37	28	7	9	44	742 50	1,600 00	4,370 00	1,500 00
29	48	6	15	38	607 00	1,620 00	5,760 00	389 25
26	9	5	16	288 00	1,200 00	3,392 50	389 25
.....	11	14	80	1,900 00	1,600 00	6,415 00	389 25
.....	9	134 00	810 00	1,215 00	.....
.....	30	6	10	24	405 00	1,200 00	3,397 00	389 25
.....	2	1	8	142 00	1,205 00	2,420 00	1,200 00
.....	1	7	38	640 00	1,002 77	2,172 77	389 25
93	101	89	36	48	94	1,250 00	1,900 00	19,935 64	389 25
.....	3	12	17	277 00	900 00	1,935 00	389 25
11	37	.....	6	13	55	960 00	1,800 00	6,310 00	389 25
29	7	17	52	933 50	1,500 00	4,965 00	389 25
19	13	14	56	1,003 00	1,500 00	5,370 00	389 25
.....	2	7	10	58 80	900 00	1,485 00	389 25
34	9	8	22	391 50	1,300 00	3,775 00	389 25
27	9	16	32	636 00	1,200 00	4,382 50	389 25
.....	5	13	234 00	1,225 00	2,755 00	389 25
15	3	3	43	738 00	1,350 00	4,455 00	389 25
.....	5	4	1	3	2	26 00	900 00	1,485 00	630 00
.....	8	8	12	.....	1,400 00	8,700 00	1,500 00
46	45	752 00	1,600 00	7,830 92	389 25
.....	5	1	7	103 00	1,050 00	2,310 00	389 25
.....	5	6	11	153 00	1,200 00	2,506 24	389 25
.....	1	18 00	740 00	1,240 00	389 25
.....	13	192 00	945 00	1,507 50	389 25
34	26	28	10	14	47	731 70	1,500 00	4,695 00	389 25
.....	2	2	10	176 00	810 00	1,395 00	389 25
.....	1	1	5	61 50	1,000 00	1,585 00	389 25
.....	1	.....	4	72 00	1,100 00	1,640 00	820 00
.....	2	3	9	90 00	810 00	1,305 00	389 25
7	30	53	3	3	46	758 00	1,200 00	3,655 00	389 25
.....	6	2	.....	945 00	1,530 00	697 50
.....	1	2	2	12 00	950 00	1,650 00	.....
.....	10	190 00	875 00	1,425 00	.....
18	74	74	.....	2	74	1,194 00	1,250 00	14,790 00	389 25
.....	1	.....	1	12 00	900 00	1,395 00	652 50
.....	2	10	20	505 00	1,000 00	2,377 50	389 25
42	56	100	21	32	33	498 00	1,900 00	14,150 00	389 25
55	70	94	23	32	21	342 00	1,700 00	13,500 00	389 25
.....	5	7	14	295 75	1,100 00	2,225 00	389 25

FREE HIGH SCHOOLS HAVING FOUR

Location.	No. teachers employed.			Enrollment in high school.				Average daily attendance.	No. of pupils	
				Pupils under 20 years of age.			Pupils over 20.		English branches only.	German.
	Men.	Women.	Total.	Boys.	Girls.	Total.				
Greenwood	1	3	4	35	52	87		84	60	27
Hammond	1	2	3	37	30	67		56	67	
Hancock	1	2	3	17	18	35		32	21	14
Hartford	1	6	7	64	92	156	6	150	80	37
Hartland	1	2	3	9	20	29		26	19	10
Hawkins	1	1	2	13	12	25	1	19	26	
Hayward	3	4	7	35	51	86	1	73	12	21
Hazel Green	1	2	3	21	19	40		32	31	13
Highland	1	1	2	13	25	38		32		38
Hillsboro	1	2	3	33	40	73		53	60	19
Hixton	1	1	2	14	30	44		39	44	
Holmen	1	1	1	11	11	22	2	20	24	
Horicon	1	4	5	30	41	71	1	65		
Hortonville	1	2	3	31	33	64		58	64	
Hudson	2	6	8	93	109	202		185	88	80
Humbird	1	1	2	14	16	30		24	30	
Hurley	2	4	6	42	90	132		113	32	30
Independence	1	1	2	24	23	47		44	47	
Iola	1	2	3	23	48	71		64	59	11
Iron Belt	1	2	3	6	11	17		16	14	3
Iron River	1	3	4	30	39	69		59	51	18
Janesville	7	10	17	189	236	425		373	135	99
Jefferson	4	4	8	82	74	156		143	123	28
Johnson Creek	1	1	2	13	6	19		17	19	
Juda	1		1	8	15	23		21	23	
Juneau	1	3	4	33	43	76		66	65	11
Kaukauna	3	5	8	48	73	121		110	70	33
Kendall	1	2	3	16	15	31		24	7	6
Kenosha	5	13	18	184	219	403	3	375	219	117
Kewaskum	1	3	4	23	20	43	1	142	33	11
Kewaunee	2	4	6	84	62	146		131	121	25
Kiel	2	2	4	44	37	81			51	22
Kilbourn	1	2	3	29	53	82		70	66	16
Ladysmith	3	4	7	49	49	98	2	83	58	25
La Farge	1	2	3	28	39	67	2	64	55	12
Lake Geneva	3	6	9	76	106	182	1	165	123	42
Lake Mills	2	4	6	50	67	117	2	105	39	47
Lancaster	3	4	7	46	100	146	3	138	31	65
Laona	1		1	7	3	10		6	10	
Linden	1	2	3	20	17	37		28	22	15
Little Chute	1	1	2	6	16	22		13	22	
Livingston	2	1	3	23	38	61		54	56	5
Lodi	2	3	5	44	72	116		106	42	53
Lone Rock	1	1	2	24	25	49		47	61	17
Loyal	1	2	3	21	39	60		46	41	19
Manawa	1	3	4	42	46	91		81	54	26
Manitowoc	6	11	17	217	218	435	1	287	336	89
Marinette	7	7	14	174	268	442		400	252	149
Marion	1	2	3	16	17	33		30	17	16
Markesan	1	3	4	29	35	64		59	37	19

YEAR COURSE, 1912-1913—continued.

studying.			No. of graduates this year.		No. of non-resident pupils during year.	Total amount received and due for tuition.	Total salary of principal.	Total amount of salaries of principal and assistants.	High school apportionment, November 1912.
Latin.	Manual training.	Domestic science.	Boys.	Girls.					
.....	6	6	46	\$748 00	\$1,100 00	\$2,888 75	\$389 25
.....	6	11	38	687 50	720 00	1,647 50	389 25
.....	4	1	11	198 00	900 00	1,980 00	389 25
53	11	21	113	1,855 50	1,800 00	5,400 00	389 25
.....	1	5	11	156 00	900 00	1,800 00	.....
.....	1	.....	2	30 00	900 00	1,505 00	.....
.....	21	33	7	5	13	194 50	1,500 00	4,960 00	1,500 00
.....	1	5	11	176 00	900 00	1,539 00	389 25
.....	1	5	11	170 00	1,200 00	1,830 00	389 25
.....	5	5	24	353 00	1,200 00	2,280 00	389 25
.....	3	4	15	110 00	1,000 00	1,630 00	832 50
.....	1	18 00	900 00	900 00	.....
.....	8	8	20	511 00	1,625 00	4,120 00	389 25
.....	10	4	31	396 00	1,000 00	2,150 00	389 25
34	12	21	65	1,181 57	1,600 00	6,430 00	389 25
.....	3	2	8	102 00	720 00	1,215 00	389 25
70	4	18	3	60 00	1,850 00	5,125 00	389 25
.....	3	2	17	300 50	1,100 00	1,640 00	389 25
.....	3	8	13	216 00	900 00	1,980 00	389 25
.....	1	.....	1,200 00	2,400 00	575 00
.....	3	4	12	171 00	1,125 00	3,015 00	1,102 50
97	57	83	25	28	77	1,249 50	2,500 00	14,279 50	389 25
5	42	35	12	9	58	852 00	1,700 00	6,170 00	389 25
.....	4	2	10	177 00	810 00	1,350 00	389 25
.....	765 00	765 00	.....
.....	1	6	21	437 00	1,150 00	2,950 00	389 25
.....	9	17	13	217 00	1,700 00	6,550 00	389 25
.....	4	4	11	186 00	900 00	2,100 00	389 25
70	46	64	.....	1	67	1,157 00	1,600 00	18,120 00	389 25
.....	6	6	20	352 00	1,100 00	2,245 00	389 25
.....	51	.....	13	12	42	826 00	1,525 00	5,225 00	389 25
.....	15	20	9	2	22	434 00	1,300 00	3,400 00	389 25
.....	4	7	35	572 00	1,200 00	3,000 00	389 25
23	18	30	5	4	25	364 00	1,700 00	4,067 50	389 25
.....	7	5	30	522 00	900 00	2,002 50	389 25
37	20	27	8	29	47	794 50	855 00	5,625 00	389 25
38	7	10	40	619 50	1,600 00	4,502 50	389 25
25	7	22	35	617 00	1,600 00	5,630 00	389 25
.....	1,000 00	1,000 00	.....
.....	7	93 00	1,000 00	2,035 00	389 25
.....	1	1	8	128 00	980 00	1,550 00	389 25
.....	3	1	1	.....	1,080 00	2,255 00	758 75
15	5	12	48	801 00	1,250 00	3,635 00	389 25
.....	3	5	25	395 00	765 00	1,395 00	389 25
.....	2	6	27	457 00	1,100 00	2,225 00	389 25
8
24	100	47	4	7	23	351 00	1,100 00	2,877 50	1,391 50
61	62	97	17	33	79	695 00	1,900 00	17,600 00	389 25
.....	25	60	10	190 00	1,800 00	13,165 72	389 25
.....	2	4	11	279 00	810 00	1,890 00	900 00
.....	4	4	24	413 00	1,250 00	3,005 00	389 25

FREE HIGH SCHOOLS HAVING FOUR

Location.	No. teachers employed.			Enrollment in high school.				Average daily attendance.	No. of pupils	
	Men.	Women.	Total.	Pupils under 20 years of age.			Pupils over 20.		English branches only.	German.
				Boys.	Girls.	Total.				
Marshall	1	2	3	17	24	41	.....	34	28	13
Marshfield	2	8	10	77	130	207	.....	184	135	72
Mattoon	1	1	2	15	22	37	.....	30	33	4
Mauston	1	4	5	49	114	163	2	150	84	47
Mayville	1	3	4	35	45	80	.....	70	42	38
Mazomanie	1	3	4	31	43	74	.....	67	70	17
Medford	1	7	8	54	64	118	.....	103	86	24
Mellen	3	3	6	19	51	70	.....	61	54	11
Melrose	1	1	2	20	16	36	.....	30	36	.....
Menasha	4	5	9	52	65	117	.....	101	70	33
Menomonee Falls	3	2	5	44	51	95	.....	83	81	7
Merrill	6	8	14	140	175	315	5	292	200	77
Merrillan	1	1	2	27	24	51	.....	49	51	.....
Middleton	1	2	3	30	31	61	.....	55	.....	61
Milton	1	3	4	42	45	87	.....	76	47	31
Milton Junction	1	3	4	29	39	68	.....	57	29	18
Mineral Point	2	5	7	76	100	176	.....	160	6	76
Minocqua	1	2	3	16	18	34	.....	34	16	18
Mondovi	3	5	8	82	75	157	.....	143	6	51
Monroe	3	6	9	71	108	179	3	166	29	120
Montello	1	4	5	18	37	55	1	51	39	8
Montfort	1	3	4	34	41	75	1	70	53	23
Monticello	2	.....	2	18	20	38	.....	34	29	9
Mosinee	1	1	2	14	7	21	.....	17	21	.....
Mt. Hope	1	1	2	12	21	33	.....	28	33	.....
Mt. Horeb	2	3	5	43	58	101	.....	87	60	41
Mukwonago	1	3	4	28	44	72	.....	63	43	19
Muscoda	.....	2	2	16	22	38	.....	.....	38	.....
Necedah	1	8	9	16	23	49	.....	44	35	.....
Neenah	4	7	11	92	109	201	.....	180	123	47
Neillsville	3	6	9	57	90	147	3	135	93	30
New Holstein	1	2	3	23	18	41	.....	38	24	17
New Lisbon	1	3	4	35	50	85	.....	73	58	27
New London	3	5	8	59	75	134	2	120	73	38
New Richmond	2	8	10	110	137	247	3	221	174	38
North Crandon	1	1	2	5	12	17	.....	16	17	.....
North Fond du Lac	1	2	3	31	38	69	.....	59	40	22
Norwalk	1	2	3	18	22	40	.....	34	25	10
Oakfield	1	2	3	20	19	39	.....	38	25	13
Oakwood	1	1	2	6	12	18	.....	17	18	.....
Oconomowoc	2	7	9	79	109	188	.....	162	84	68
Oconto	5	5	10	106	127	233	3	221	110	62
Oconto Falls	1	3	4	31	60	91	.....	83	74	17
Omro	2	5	7	48	80	128	.....	112	98	43
Onalaska	1	2	3	32	32	64	.....	57	38	26
Ontario	2	1	3	22	31	53	.....	48	53	.....
Oregon	2	4	6	38	51	89	.....	82	72	17
Osceola	1	2	3	27	27	54	.....	49	35	5
Owen	1	2	3	33	32	65	.....	55	65	.....
Oxford	1	1	2	5	23	28	.....	26	28	.....

YEAR COURSE, 1912-1913—continued.

studying.			No. of graduates this year.		No. of non-resident pupils during year.	Total amount received and due for tuition.	Total salaries of principal.	Total amount of salaries of principal and assistants.	High school apportionment. November 1912.
Latin.	Manual training.	Domestic science.	Boys.	Girls.					
.....	.....	9	5	5	7	\$108 00	\$1,125 00	\$2,317 50	\$1,062 50
45	.....	37	14	27	33	621 00	1,850 00	7,476 35	389 25
.....	.....	.....	3	2	12	165 50	810 00	1,350 00	389 25
46	.....	.....	6	22	76	1,132 00	1,500 00	4,020 00	3.9 25
.....	15	17	8	9	21	368 50	1,450 00	3,492 50	389 25
4	.....	.....	7	9	11	166 50	1,300 00	3,145 00	389 25
8	.....	.....	7	17	27	452 00	1,500 00	6,090 00	389 25
5	8	31	2	9	7	108 00	1,500 00	4,080 00	389 25
.....	.....	.....	1	5	8	84 00	855 00	1,395 00	630 00
21	23	22	9	8	4	60 00	2,400 00	8,240 00	389 25
13	.....	25	11	9	63	1,092 00	1,225 00	3,520 00	389 25
58	51	72	56	33	20	282 00	1,500 00	10,150 00	389 25
.....	.....	.....	1	3	14	216 00	1,000 00	1,630 00	389 25
.....	16	.....	2	9	3	108 00	1,200 00	2,325 00	1,167 50
9	.....	.....	1	10	31	511 00	1,400 00	3,200 00	1,485 00
21	.....	.....	2	6	2	56 00	1,250 00	3,050 00	1,418 75
50	.....	.....	12	24	45	1,200 00	1,700 00	5,840 00	389 25
.....	.....	.....	3	1	1	1,050 00	1,050 00	2,355 00	1,127 50
19	.....	36	11	11	55	906 00	1,350 00	6,120 00	389 25
29	55	89	10	18	36	514 50	1,750 00	7,015 00	389 25
11	.....	.....	2	8	21	332 85	1,200 00	3,585 00	389 25
.....	.....	.....	6	9	17	261 00	1,150 00	2,815 00	1,357 50
.....	.....	.....	1	1	3	43 00	900 00	1,530 00	389 25
.....	.....	.....	1	.....	6	75 00	1,000 00	1,495 00	389 25
.....	.....	.....	2	1	14	171 20	765 00	1,350 00	675 00
.....	29	41	6	9	40	687 50	1,200 00	3,630 00	389 25
10	.....	.....	9	6	60	892 00	1,100 00	2,870 00	389 25
.....	.....	.....	3	5	9	162 00	1,000 00	1,780 00	389 25
14	.....	.....	2	3	7	160 00	1,200 00	2,190 00	389 25
24	41	34	13	17	27	486 00	2,300 00	7,450 00	389 25
27	32	42	12	20	61	950 00	1,550 00	5,375 00	389 25
.....	10	.....	5	6	9	170 00	1,200 00	2,350 00	389 25
.....	.....	.....	8	10	41	610 00	1,100 00	2,675 00	389 25
31	37	33	15	14	45	801 00	1,500 00	5,245 00	389 25
43	.....	.....	.....	.....	117	1,901 00	1,900 00	8,547 50	389 25
.....	.....	.....	2	1	4	72 00	1,200 00	1,875 00	765 00
7	.....	.....	.....	6	24	428 00	1,000 00	2,125 00	389 25
.....	.....	.....	3	6	7	91 00	972 00	1,024 00	389 25
.....	.....	.....	4	4	18	271 50	1,000 00	1,960 00	389 25
.....	.....	.....	1	.....	12	190 00	801 00	1,251 00	389 25
36	54	.....	14	21	64	1,190 50	1,700 00	6,895 00	389 25
54	40	42	29	23	20	324 00	1,700 00	6,910 00	389 25
2	.....	.....	4	3	22	450 00	1,025 00	2,690 00	389 25
25	28	40	2	13	64	940 00	500 00	4,845 00	389 25
.....	.....	.....	6	5	17	330 00	1,200 00	2,280 00	389 25
.....	.....	.....	2	6	19	342 00	1,000 00	2,080 00	389 25
.....	.....	.....	5	6	52	988 00	900 00	2,525 00	389 25
14	.....	.....	5	8	23	410 00	900 00	2,115 00	389 25
.....	.....	.....	6	6	28	256 00	900 00	2,025 00	389 25
.....	.....	.....	.....	3	5	90 00	855 00	1,395 00	.....

FREE HIGH SCHOOLS HAVING FOUR

Location.	No. of teachers employed.			Enrollment in high school.				Average daily attendance.	No. of pupils	
				Pupils under 20 years of age.			Pupils over 20.		English branches only.	German.
	Men.	Women.	Total.	Boys.	Girls.	Total.				
Palmyra	1	3	4	33	38	71	1	160	63	9
Pardeeville	1	2	3	36	25	61	2	58	39	24
Park Falls	2	4	6	24	52	76	.....	66	57	18
Patch Grove	1	1	2	12	16	28	.....	26	12	16
Pepin	1	2	3	20	30	50	2	44	.....	52
Peshtigo	1	4	5	26	61	87	.....	78	29	11
Pewaukee	1	2	3	15	27	42	.....	38	27	15
Phillips	1	3	4	18	47	65	1	94	37	15
Pittsville	1	1	2	7	18	25	.....	19	25	.....
Plainfield	2	4	6	27	35	62	.....	55	54	8
Platteville	2	6	8	40	67	107	2	102	55	30
Plum City	1	1	2	8	17	25	.....	23	25	.....
Plymouth	3	7	10	114	133	247	.....	212	197	34
Portage	4	7	11	67	126	193	1	162	112	56
Port Washington	1	5	6	47	34	81	.....	74	42	39
Potosi	1	1	2	10	32	42	.....	37	42	.....
Poynette	1	2	3	20	46	66	2	59	2	66
Prairie du Chien	1	5	6	50	60	110	.....	100	75	25
Prairie du Sac	1	3	4	34	43	77	3	74	42	38
Prentice	1	1	2	15	22	37	.....	31	37	.....
Prescott	1	2	3	31	23	54	.....	52	54	23
Princeton	1	3	4	30	25	55	.....	49	50	5
Randolph	1	2	3	26	29	55	.....	49	31	22
Redgranite .....	.....	2	2	11	24	35	.....	32	35	.....
Reedsburg	2	6	8	77	92	169	1	150	100	45
Reeseville	1	1	2	16	16	32	2	25	.....	32
Rewey	1	1	2	21	24	45	.....	44	48	.....
Rhineland	3	7	10	100	135	235	.....	203	181	28
Rib Lake	1	2	3	12	27	39	1	38	.....	14
Rice Lake	3	6	9	60	90	150	.....	128	118	31
Richland Center	2	6	8	104	115	219	.....	199	159	43
Rio	1	1	2	14	36	50	.....	32	.....	4
Ridgeway	1	1	2	19	24	43	.....	39	.....	.....
Ripon	2	3	5	39	69	108	2	101	46	33
River Falls	2	5	7	80	51	131	2	115	87	33
Roberts	1	1	2	20	22	42	1	38	42	.....
Rosendale	2	1	3	26	31	57	.....	50	49	.....
St. Croix Falls	3	3	6	68	47	115	.....	92	.....	22
Sauk City	1	3	4	13	23	36	.....	32	4	32
Seneca	1	2	3	17	24	41	.....	37	27	14
Sextonville	1	1	2	13	16	29	.....	24	29	.....
Seymour	2	1	3	32	31	63	.....	55	.....	28
Sharon	2	3	5	31	39	70	.....	64	31	24
Shawano	2	5	7	68	65	133	4	127	89	40
Sheboygan	9	9	18	218	203	421	1	378	218	142
Sheboygan Falls	2	2	4	35	46	81	.....	71	63	56
Shell Lake	1	2	3	25	48	73	.....	62	44	29
Shiocton	1	2	3	19	24	43	3	35	43	.....
Shullsburg	1	3	4	38	56	94	.....	79	58	17
Soldiers Grove	1	3	4	17	22	39	.....	35	24	15
South Milwaukee	3	4	7	49	56	105	3	87	48	32
South Wayne	1	1	2	12	14	26	.....	23	27	.....
Sparta	5	5	10	89	171	260	3	229	137	92
Spooner	1	3	4	26	46	72	.....	61	.....	.....
Spring Green	1	2	3	24	46	70	.....	62	45	25

YEAR COURSE, 1912-1913—continued.

Studying.			No. of graduates this year.		No. of non-resident pupils during year.	Total amount received and due for tuition.	Total salary of principal.	Total amount of salaries of principal and assistants.	High school apportionment, November 1912.
Latin.	Manual training.	Domestic science.	Boys.	Girls.					
.....	5	9	6	43	\$734 00	\$1,100 00	\$2,787 50	\$389 25
4	20	6	5	23	400 00	1,000 00	2,215 00	389 25
.....	3	2	15	226 00	1,550 00	3,717 35	389 25
.....	10	4	24	63 00	855 00	1,500 00	652 50
.....	26	418 00	900 00	2,025 00	389 25
24	4	12	8	136 00	1,050 00	3,380 00	389 25
.....	1	5	14	210 00	1,000 00	2,142 10	389 25
13	4	4	9	18 00	1,500 00	3,210 00	389 25
.....	14	210 00	720 00	1,237 50	389 25
.....	16	6	3	26	434 00	1,300 00	3,750 00	389 25
24	25	36	8	8	20	398 00	1,800 00	8,386 83	389 25
.....	2	1	15	213 50	810 00	1,305 00	389 25
18	18	25	109	1,786 00	1,900 00	8,676 00	389 25
28	34	47	6	24	56	994 50	1,700 00	8,220 00	389 25
.....	21	4	10	45	837 00	1,500 00	4,150 00	389 25
.....	2	6	19	322 00	950 00	1,445 00	389 25
.....	5	7	37	579 50	1,080 00	2,137 50	389 25
13	13	7	22	370 50	1,500 00	4,920 00	389 25
.....	8	8	29	479 00	1,200 00	3,135 00	389 25
.....	6	8	111 50	990 00	1,530 00	389 25
.....	33	38	5	4	13	234 00	1,250 00	2,225 00	389 25
.....	30	6	3	7	120 00	1,200 00	2,120 84	389 25
.....	9	4	2	12	178 50	1,266 66	2,406 66	389 25
.....	1	1	5	82 50	855 00	1,395 00	389 25
25	11	15	61	1,098 00	1,600 00	6,291 00	389 25
.....	3	3	2	121 25	807 50	1,377 50	389 25
.....	3	1	10	166 25	900 00	1,495 00	389 25
34	26	36	11	23	11	180 00	2,000 00	7,605 00	389 25
.....	12	.....	2	3	5	148 50	1,000 00	2,125 00	389 25
2	7	16	34	686 50	1,700 00	5,852 50	389 25
21	60	18	20	97	1,496 00	1,665 00	5,660 00	389 25
.....	1	4	20	323 00	810 00	1,350 00	.....
.....	1	4	9	189 00	810 00	1,305 00	389 25
35	4	11	26	432 00	1,750 00	3,673 33	389 25
25	21	11	46	751 00	1,700 00	5,897 50	389 25
.....	4	5	6	108 00	1,200 00	1,695 00	702 50
8	5	6	28	476 00	900 00	1,640 00	389 25
14	28	31	17	8	.....	.....	1,700 00	5,715 00	389 25
.....	8	10	13	234 00	1,250 00	3,095 00	389 25
.....	3	3	14	197 80	1,200 00	2,280 00	1,095 00
.....	3	5	11	191 00	765 00	1,287 00	389 25
.....	9	5	25	486 00	1,100 00	2,330 00	389 25
14	5	6	22	344 50	1,215 00	3,555 00	389 25
16	2	4	41	679 00	1,575 00	5,438 73	389 25
96	41	48	28	40	52	986 00	1,800 00	15,850 00	389 25
.....	10	.....	3	5	25	398 00	1,500 00	3,617 00	389 25
.....	4	8	17	263 00	1,000 00	2,125 00	962 50
.....	7	3	2	16	236 00	900 00	1,890 00	630 00
9	5	9	32	539 00	1,187 50	2,778 75	389 25
.....	20	635 00	900 00	1,980 00	389 25
24	7	8	28	630 00	1,733 33	5,557 00	389 25
.....	6	2	5	31 80	975 00	1,560 00	720 00
41	32	40	10	30	93	1,927 59	1,646 06	2,560 85	389 25
.....	7	19	322 50	1,200 00	2,910 00	389 25
.....	3	11	25	427 50	1,250 00	2,420 00	389 25

FREE HIGH SCHOOLS HAVING FOUR

Location.	No of teachers employed.			Enrollment in high school.				Average daily attendance.	No. of pupils	
				Pupils under 20 years of age.			Pupils over 20.		English branches only.	German.
	Men.	Women.	Total.	Boys.	Girls.	Total.				
Spring Valley	2	3	5	22	35	57	2	54	7	.....
Stanley	3	5	8	41	82	123	2	106	93	18
Stevens Point	4	8	12	105	152	257	2	234	169	57
Stockbridge	1	1	2	19	21	40	.....	38	40	.....
Stoughton	4	9	13	124	175	299	4	261	159	68
Stratford	1	1	2	16	12	28	.....	24	28	.....
Sturgeon Bay	2	7	9	99	101	200	1	182	99	22
Sun Prairie	2	2	4	28	37	65	.....	58	6	27
Thorp	2	2	4	21	46	67	.....	37	67	.....
Tigerton	1	1	2	8	15	23	.....	21	23	.....
Tomah	4	5	9	114	121	235	.....	214	172	44
Tomahawk	2	6	8	47	81	128	.....	114	122	35
Trempealeau	1	1	2	12	18	30	1	29	31	.....
Tripoli	1	.....	1	8	7	15	.....	10	.....	.....
Two Rivers	4	5	9	82	59	141	.....	131	90	30
Union Grove	1	2	3	21	46	67	.....	65	33	34
Unity	1	1	2	15	17	32	.....	27	32	.....
Verona	1	2	3	28	21	49	.....	45	33	8
Viola	2	2	4	36	43	79	.....	60	7	24
Viroqua	5	4	9	88	114	202	5	194	196	51
Wabeno	1	3	4	41	30	71	1	62	70	15
Waldo	1	2	3	29	31	60	.....	56	60	.....
Walworth	1	3	4	26	42	68	.....	64	35	20
Washburn	3	4	7	71	118	189	.....	168	.....	31
Waterford	1	2	3	26	35	61	.....	56	60	6
Waterloo	1	4	5	35	44	79	1	74	55	25
Watertown	6	6	12	145	172	317	2	290	213	65
Waukesha	6	6	12	113	138	251	3	227	176	46
Wausaukee	1	2	3	18	28	46	.....	40	18	13
Waupaca	2	6	8	78	81	159	.....	140	115	22
Waupun	3	5	8	62	67	129	.....	110	81	31
Wausau	6	22	28	284	282	566	3	485	362	138
Wausaukee	2	3	5	27	38	65	.....	54	49	16
Wautoma	1	6	7	19	24	43	4	44	27	16
Wauwatosa	3	7	10	90	79	169	1	151	93	50
West Allis	4	5	9	53	73	126	.....	107	67	21
West Bend	2	5	7	63	46	109	.....	99	59	42
Westboro	1	1	2	12	23	35	.....	32	35	.....
Westby	1	2	3	22	32	54	.....	49	.....	15
West De Pere	2	3	5	18	33	51	.....	47	31	20
Westfield	1	2	3	28	41	69	1	64	57	13
West Salem	2	2	4	18	33	51	.....	49	30	15
Weyauwega	1	3	4	18	37	55	.....	49	28	18
Weyerhauser	2	.....	2	9	8	17	.....	15	17	.....
Whitehall	1	2	3	33	38	71	1	67	46	26
Whitewater	2	7	9	69	80	149	3	120	90	45
Wild Rose	1	1	2	24	21	45	1	41	46	.....
Wilnot	1	2	3	13	24	37	.....	31	24	13
Wilton	1	3	4	21	30	51	1	43	6	45
Winneconne	1	2	3	32	35	67	.....	64	45	20
Wittenberg	1	2	3	15	25	40	.....	34	25	15
Wonewoc	2	2	4	22	19	41	.....	36	21	20

YEAR COURSE, 1912-1913— Concluded.

Studying.			No. of graduates this year.		No. of non-resident pupils during year.	Total amount received and due for tuition.	Total salary of principal.	Total amount of salaries of principal and assistants.	High school apportionment, November 1912.
Latin.	Manual training.	Domestic science.	Boys.	Girls.					
.....	16	27	7	7	21	\$542 50	\$1,100 00	\$3,790 00	\$389 25
18	24	38	8	13	58	938 00	1,500 00	6,225 00	389 25
29	39	60	14	34	33	499 00	1,200 00	9,082 50	389 25
.....	.....	.....	4	3	25	450 00	720 00	1,237 50	389 25
52	63	77	14	33	94	1,512 50	2,100 00	9,050 00	389 25
.....	.....	.....	4	4	6	108 00	1,050 00	1,635 00	787 50
17	28	.....	14	10	70	1,239 50	1,600 00	6,400 00	389 25
.....	.....	.....	8	9	15	261 00	1,320 00	3,345 00	389 25
.....	14	26	2	11	15	316 80	1,000 00	3,020 00	389 25
.....	.....	.....	1	4	7	126 00	810 00	1,260 00	675 00
24	37	61	15	17	81	1,176 00	1,710 00	7,677 00	389 25
25	8	.....	9	18	17	306 00	1,500 00	6,112 50	389 25
.....	.....	.....	.....	3	12	212 00	990 00	1,530 00	389 25
.....	.....	.....	.....	.....	.....	.....	1,000 00	1,000 00	.....
21	36	24	12	8	30	592 00	2,100 00	4,825 00	389 25
.....	.....	.....	7	12	47	790 00	900 00	2,025 00	389 25
.....	.....	.....	1	5	9	152 00	855 00	1,395 00	389 25
.....	.....	.....	9	2	18	291 00	1,000 00	2,170 00	1,087 50
.....	.....	.....	5	7	33	594 00	1,000 00	2,800 00	389 25
34	42	61	18	18	90	1,741 00	1,500 00	7,237 50	389 25
9	.....	.....	5	9	3	.....	1,400 00	3,200 00	1,500 00
.....	.....	.....	1	3	44	896 50	1,100 00	2,270 00	389 25
14	.....	.....	2	11	35	600 00	900 00	2,515 00	389 25
17	39	38	10	19	1	.....	1,600 00	5,215 00	389 25
4	.....	.....	3	4	6	304 00	950 00	2,185 00	1,141 25
.....	.....	.....	10	13	32	.....	1,200 00	3,720 00	389 25
62	43	26	24	33	58	1,066 50	2,000 00	12,050 00	389 25
35	50	63	22	33	91	1,543 00	2,250 00	10,870 00	389 25
.....	.....	.....	1	8	6	108 00	1,000 00	2,125 00	1,062 50
11	.....	43	9	21	66	1,087 50	1,400 00	5,360 00	389 25
23	30	.....	13	11	23	400 50	1,400 00	5,212 50	389 25
45	45	116	38	42	53	845 07	2,100 00	20,141 75	389 25
.....	18	23	1	8	6	147 00	1,200 00	2,295 00	1,125 00
6	.....	22	7	7	10	184 30	1,200 00	4,395 00	389 25
27	41	30	19	13	45	819 00	2,250 00	9,645 00	389 25
38	14	20	8	7	31	566 00	2,000 00	9,700 00	389 25
13	.....	.....	5	6	43	790 00	1,600 00	5,497 50	389 25
.....	.....	.....	.....	3	4	122 00	900 00	1,530 00	786 50
.....	.....	.....	.....	.....	20	342 00	1,000 00	2,215 00	389 25
2	18	33	5	7	7	110 00	1,350 00	3,960 00	389 25
.....	.....	.....	2	6	29	428 00	1,035 00	2,205 00	389 25
4	.....	.....	9	8	23	408 00	1,230 00	3,052 50	389 25
.....	.....	47	4	9	10	358 00	1,200 00	2,820 00	389 25
.....	.....	.....	2	2	3	54 00	810 00	1,305 00	.....
.....	.....	.....	6	9	31	540 00	1,100 00	2,270 00	389 25
14	.....	29	6	9	39	686 50	1,800 00	6,650 00	389 25
.....	.....	.....	6	3	16	273 65	1,080 00	1,620 00	389 25
.....	.....	.....	.....	4	3	53 00	1,800 00	2,558 75	1,181 87
.....	.....	.....	.....	.....	19	330 00	1,080 00	2,520 00	389 25
.....	.....	.....	6	8	19	333 00	1,200 00	2,370 00	389 25
.....	.....	.....	1	6	19	286 75	1,080 00	1,935 00	389 25
.....	21	.....	5	3	12	216 00	1,200 00	3,180 00	389 25

INDEPENDENT HIGH SCHOOLS HAVING

Location.	No. of teachers employed.			Enrollment in high school.				Average daily attendance.	No. of pupils	
				Pupils under 20 years of age.			Pupils over 20.		English branches only.	German.
	Men.	Women.	Total.	Boys.	Girls.	Total.				
Totals and av....	128	259	387	4,284	4,504	8,788	105	569	4,984	2,988
Fond du Lac	6	14	20	187	229	416	7	369	273	125
La Crosse	11	24	35	366	395	761	18	709	363	375
Madison	13	35	48	432	539	971	12	850	309	443
Menomonie	3	6	9	129	154	283	2	262	214	53
Milwaukee, East Div..	9	23	32	320	304	624	9	619	205	286
Milwaukee, West Div..	17	30	47	488	513	1,001	25	.....	.....	428
Milwaukee, No. Div..	14	28	42	574	498	1,072	1	960	973	343
Milwaukee, So. Div..	16	25	41	474	462	936	11	885	899	290
Milw. (Washington)..	6	8	14	188	150	338	1	252	163	109
Oshkosh	7	22	29	417	442	859	7	715	505	275
Racine	12	19	31	319	346	665	9	551	456	130
Superior (Dewey)	4	5	9	48	87	135	3	108	111	15
Superior (Blaine)	10	20	30	342	385	727	.....	556	513	116

FOUR YEAR COURSES, 1912-1913.

studying.			No. of graduates this year.		No. of non-resident pupils during year.	Total amount received and due for tuition.	Total salary of principal.	Total amount of salaries of principal and assistants.
Latin.	Manual training.	Domestic science.	Boys.	Girls.				
1,619	1,109	1,541	569	666	369	\$10,558 96	\$31,850 00	\$419,420 74
89	66	82	25	38	60	\$2,063 71	\$1,900 00	\$18,870 00
165	100	246	58	46	29	432 00	2,000 00	34,325 00
225	96	151	76	100	54	1,880 00	3,000 00	45,020 00
18	131	154	27	30	34	898 25	2,000 00	8,522 50
184	38	.....	51	57	24	1,320 00	3,000 00	42,300 00
214	100	172	85	100	14	610 00	3,000 00	61,740 00
134	69	167	58	51	19	.....	3,000 00	53,000 00
247	78	153	55	58	40	.....	2,800 00	53,150 00
38	77	16	.....	.....	.....	.....	2,500 00	17,148 00
86	.....	.....	49	70	52	2,000 00	2,000 00	22,078 00
89	180	162	41	55	39	1,355 00	2,150 00	22,194 69
12	30	43	6	16	4	.....	2,100 00	10,462 50
118	144	195	38	45	.....	.....	2,400 00	30,610 05

STATE GRADED SCHOOLS, FIRST CLASS, 1912-1913.

Location.	Number of departments.	Enrollment.			Average attendance.			Graduates this year.		
		Boys.	Girls.	Total.	Boys.	Girls.	Total.	Boys.	Girls.	Total.
Totals	710	12,310	12,395	25,058	7,340	7,373	17,993	479	654	1,133
Ableman	4	65	60	125	52	47	99	2	2	4
Amberg	3	47	64	111	35	44	79	2	7	9
Apollonia	4	38	41	79	.....	.....	.....	4	4	8
Arena	3	40	39	79	34	31	65	6	5	11
Arkansaw	3	51	57	108	42	46	88	4	.....	4
Auburndale	3	31	40	71	24	30	54	2	2	4
Bagley	3	58	45	103	49	34	83	1	1	2
Balsam Lake	3	44	61	105	32	41	73	1	6	7
Bancroft	3	47	53	100	35	45	80	.....	5	5
Baraboo	3	36	46	82	30	40	70	.....	1	1
Barneveld	4	43	47	90	35	38	73	2	3	5
Big Falls	3	62	55	117	48	40	88	1	3	4
Birchwood	6	74	83	157	.....	.....	102	2	5	7
Black Creek	4	74	76	150	56	54	110	1	2	3
Blue River	3	56	70	126	.....	.....	75	1	4	5
Boaz	3	40	61	101	25	39	64	.....	.....	.....
Brantwood	3	51	63	114	31	44	75	.....	.....	.....
Butternut	6	116	121	237	101	105	206	.....	.....	.....
Cable	3	52	43	95	38	26	64	2	8	10
Caroline	3	52	52	104	35	35	70	2	2	4
Catawba	3	41	52	93	30	35	65	.....	.....	.....
Cecil	3	60	59	119	43	45	88	3	1	4
Cedar Grove	3	64	48	112	44	38	82	2	2	4
Centuria	4	83	65	148	61	59	120	2	4	6
Clear Lake	4	69	65	134	58	55	113	4	3	7
Coloma	3	66	68	134	47	45	92	.....	.....	.....
Commonwealth	4	70	61	131	55	48	103	3	5	8
Coon Valley	3	54	46	100	41	38	79	1	3	4
Corliss	3	70	81	151	42	49	91	.....	.....	.....
Cottage Grove	3	36	44	80	26	40	66	.....	.....	.....
Crivitz	3	66	56	122	43	40	83	.....	.....	.....
Dallas	3	59	58	117	40	40	80	.....	.....	.....
Deer Park	3	64	71	135	45	54	99	2	5	7
De Forest	3	63	61	124	40	44	84	1	3	4
De Soto	3	46	44	90	41	26	67	2	.....	2
Dorchester	5	81	73	154	68	59	127	3	4	7
Downsville	3	35	39	74	27	29	56	4	3	7
Drummond	3	37	44	81	34	40	74	3	1	4
Dunbar	5	89	100	189	63	71	134	4	4	8
Eagle	3	31	54	85	35	44	79	2	5	7
Eagle River	5	94	85	179	56	70	126	6	3	9
Eau Galle	4	64	77	141	.....	.....	105	2	8	10
Eleho	3	56	65	121	35	42	77	1	2	3
Eleva	4	43	66	109	35	60	95	1	6	7
Elkhart Lake	3	59	69	128	.....	.....	110	5	3	8
Elk Mound	4	58	66	124	.....	.....	.....	5	5	10
Embarrass	3	54	43	97	32	30	62	3	3	6
Endeavor	3	50	52	102	41	41	82	4	3	7
Fttrick	4	62	64	126	47	48	95	5	5	10
Fairwater	3	30	50	80	28	44	72	2	4	6
Fall Creek	4	68	75	143	61	54	115	3	5	8
Fall River	4	77	80	157	64	64	128	2	3	5
Fernwood	3	87	63	150	56	47	103	2	4	6
Fifield	4	58	51	109	46	34	80	2	4	6
Fontana	4	54	37	91	.....	.....	.....	3	3	6

STATE GRADED SCHOOLS, FIRST CLASS, 1912-1913—Continued.

Location.	Number of departments.	Enrollment.			Average attendance.			Graduates this year.		
		Boys.	Girls.	Total.	Boys.	Girls.	Total.	Boys.	Girls.	Total.
Footville	3	32	39	71	23	30	53	1	4	5
Forestville	4	74	65	139	.....	.....	.....	7	3	10
Gays Mills	4	70	68	138	57	55	112	1	6	7
Gilman	3	59	45	104	.....	.....	64	5	3	8
Glen Flora	3	66	70	136	45	54	99	2	4	6
Glidden	6	99	138	237	.....	.....	194	3	4	7
Goodman	5	77	116	193	60	87	147	4	7	11
Grandview	3	38	36	74	.....	.....	55	2	6	8
Granton	4	53	62	115	50	51	101	.....	4	4
Gratiot	4	53	48	101	43	40	83	2	2	4
Green Bay	3	58	48	106	.....	.....	.....	1	3	4
Greenbush	3	37	33	70	31	24	55	2	1	3
Gresham	4	78	94	172	.....	.....	118	.....	.....	.....
Hatley	3	79	71	150	.....	.....	102	.....	.....	.....
Haugen	4	66	38	104	50	28	78	1	1	2
Hawkins	5	92	87	179	66	66	132	5	5	10
Hiles	4	57	53	110	45	44	89	1	2	3
Hilbert	3	54	59	113	.....	.....	.....	4	3	7
Hixton	3	62	47	109	51	41	92	5	6	11
Holcombe	3	69	55	124	49	45	94	1	.....	1
Holmen	3	50	46	96	38	37	75	2	1	3
Hustisford	3	43	58	101	31	34	65	.....	5	5
Ingram	3	40	50	90	33	37	70	4	3	7
Ithaca	3	31	33	64	23	26	49	4	2	6
Kennan	3	55	60	115	42	34	76	1	4	5
Kenosha	4	78	66	144	.....	.....	133	6	5	11
Knapp	4	72	70	142	.....	.....	97	1	6	7
Lac du Flambeau	3	54	43	97	38	28	66	.....	.....	.....
Lake Nebagamon	3	61	74	135	.....	.....	.....	3	4	7
Lanuan	3	52	78	130	34	50	84	2	3	5
Laona	6	121	115	236	.....	.....	143	3	2	5
La Valle	4	52	64	116	36	48	84	1	5	6
Leandrine	3	52	59	91	38	29	67	2	3	5
Lena	4	86	99	185	64	74	138	.....	.....	.....
Livingston	3	58	52	110	.....	.....	89	5	4	9
Lowell	3	44	42	86	36	32	68	1	1	2
Luck	5	102	90	192	.....	.....	100	3	3	6
MacFarland	3	50	37	87	41	20	61	4	4	8
Madison	4	64	78	142	49	48	97	.....	.....	.....
Maiden Rock	3	53	51	104	42	42	84	1	4	5
Manawa	5	119	91	210	109	73	173	8	10	18
Marion	5	.....	.....	.....	.....	.....	.....	7	10	17
Marshall	3	47	39	86	38	31	69	3	2	5
Mason	6	100	107	207	82	85	167	4	3	7
Melrose	3	67	62	129	48	46	94	6	5	11
Merrimac	3	38	46	84	31	35	66	1	1	2
Middleton	4	90	77	167	70	60	130	7	8	15
Mifflin	3	65	51	116	53	36	89	3	1	4
McFord	2	42	47	89	33	33	66	7	.....	7
Milladore	2	52	59	111	40	46	86	3	.....	3
Milton	4	46	70	116	.....	.....	103	6	14	20
Milton Junction	5	86	104	190	70	86	156	.....	.....	.....
Milwaukee	5	106	85	191	91	72	163	5	5	10
Milwaukee	15	365	330	695	.....	.....	519	9	8	17
Milwaukee	12	275	260	535	213	196	409	11	14	25

STATE GRADED SCHOOLS, FIRST CLASS, 1912-1913—Continued.

Location.	Number of departments.	Enrollment.			Average attendance.			Graduates this year.		
		Boys.	Girls.	Total.	Boys.	Girls.	Total.	Boys.	Girls.	Total.
Milwaukee	4	96	75	171	64	50	114	4	2	6
Milwaukee	7	166	126	292	134	121	255	10	4	14
Milwaukee	8	159	153	312	121	122	243	6	7	13
Minoqua	4	85	66	151	67	51	118	7	5	12
Minong	3	46	57	103	.....	.....	68	1	1	2
Mishicot	3	40	41	81	37	39	76	4	10	14
Monico	3	55	42	97	30	25	55	1	2	3
Montfort	4	59	52	111	.....	.....	100	6	7	13
Morrisonville	2	44	42	86	34	38	72	3	2	5
Mountain	4	.....	.....	140	.....	.....	91	.....	4	4
Mt. Horeb	8	117	126	243	95	89	184	7	9	16
Nekoosa	6	132	131	263	87	103	190	2	10	12
Neshkoro	4	59	67	126	43	52	95	4	6	10
Neva	3	59	62	121	48	47	95	5	5	10
New Auburn	3	57	50	107	41	34	75	.....	1	1
New Diggings	3	54	55	109	33	35	68	1	2	3
New Glarus	7	106	121	227	92	94	186	2	3	5
Niagara	10	214	213	427	175	174	349	1	5	6
North Freedom	4	86	60	146	74	53	127	5	1	6
North Milwaukee	12	276	242	518	190	155	345	8	11	19
Oconomowoc	3	35	37	72	30	27	57	2	2	4
Odanah	3	70	56	126	.....	.....	93	3	3	6
Ogdensburg	3	56	58	114	42	43	85	3	5	8
Oostburg	3	.....	.....	85	.....	.....	76	2	3	5
Orfordville	3	46	49	95	.....	.....	85	4	2	6
Osseo	4	79	114	193	60	86	146	2	2	4
Oxford	3	68	66	134	.....	.....	.....	4	6	10
Packwaukee	4	55	53	108	.....	.....	86	2	3	5
Park Falls	3	136	120	256	.....	.....	90	2	3	5
Patch Grove	3	37	40	77	.....	.....	68	2	3	5
Pembine	5	39	35	74	23	25	48	.....	1	1
Phelps	4	51	63	114	39	43	82	3	7	10
Poplar	3	52	43	95	.....	.....	80	1	6	7
Port Edwards	5	89	121	210	70	81	151	3	3	6
Port Wing	5	95	75	170	78	53	131	5	4	9
Pound	3	54	70	124	36	47	83	.....	1	1
Poysippi	3	47	54	101	27	36	63	2	5	7
Racine	5	111	89	200	76	60	136	3	6	9
Racine	4	57	66	123	50	58	108	2	2	4
Readstown	4	77	92	169	53	66	119	3	4	7
Reedsville	4	69	60	129	47	50	97	3	1	4
Roberts	3	44	42	86	.....	.....	63	2	6	8
Rosholt	3	55	56	111	42	47	89	.....	5	5
Royalton	3	44	46	90	35	31	66	2	7	9
Saxon	4	50	61	111	35	46	81	1	1	2
Scandinavia	3	45	60	105	38	51	89	2	2	4
Schleisingsville	3	53	63	116	42	51	93	.....	3	3
Schofield	7	170	157	327	117	120	237	.....	7	7
Shiocton	4	56	81	137	39	58	97	1	5	6
Solon Springs	3	48	41	89	32	26	58	1	2	3
South Wayne	3	39	35	74	34	30	64	.....	.....	.....
Spencer	3	56	64	120	.....	.....	110	1	3	4
Stockholm	3	39	37	76	.....	.....	61	4	.....	4
Stratford	3	48	58	106	44	48	92	2	3	5
Taylor	3	46	50	96	38	40	78	1	4	5

STATE GRADED SCHOOLS, FIRST CLASS, 1912-1913— Concluded.

Location.	Number of departments.	Enrollment.			Average attendance.			Graduates this year.		
		Boys.	Girls.	Total.	Boys.	Girls.	Total.	Boys.	Girls.	Total.
Thiensville	3	53	46	99	43	37	80	3	1	4
Three Lakes	4	53	71	124	41	54	95	1	1	2
Tigerton	6	150	130	280	128	114	242	4	9	13
Tony	4	61	79	140	42	56	98	2	6	8
Turtle Lake	4	79	67	146	.....	.....	.....	5	8	13
Wabeno	8	192	204	396	139	147	286	5	12	17
Warrens	3	57	53	110	45	40	85	8	.....	8
Waterford	3	30	35	65	23	31	54	5	3	8
Waukau	3	39	41	80	30	33	63	3	4	7
Wauzeka	4	68	65	133	51	47	98	2	4	6
Whitefish Bay	4	.....	.....	128	.....	.....	100	4	2	6
Williams Bay	4	53	44	97	45	41	86	1	3	4
Wilson	3	31	37	68	23	28	51	1	2	3
White	6	112	128	240	97	103	200	.....	2	2
Woodruff	3	55	41	96	41	31	72	1	3	4
Woodville	3	38	40	78	30	31	61	1	2	3
Wyocena	4	49	67	116	.....	.....	.....	3	7	10

STATE GRADED SCHOOLS, SECOND CLASS, 1912-1913.

Location.	No. of departments.	Enrollment.			Average attendance.			Graduates this year.		
		Boys.	Girls.	Total.	Boys.	Girls.	Total.	Boys.	Girls.	Total.
Totals	668	11,570	11,204	22,038	6,564	6,576	15,552	480	594	1,074
Abrams	2	49	40	89	40	28	68	5	1	6
Adell	2	29	39	68	24	28	52	5	4	9
Advance	2	46	37	83	28	23	51	4	4	8
Afton	2	22	23	45	17	17	34	1	1	2
Aibion	2	26	16	42	18	16	34	.....	.....	.....
Algoma	2	29	40	69	20	26	46	.....	2	2
Allen Grove	2	22	19	41	19	16	35	1	2	3
Alua	2	43	39	82	26	28	54	1	1	2
Amherst Junction	2	38	44	82	26	34	60	2	5	7
Angelica	2	47	37	84	24	20	44	.....	.....	.....
Arcadia	2	38	22	60	24	13	37	3	3	6
Arkansaw	2	36	31	67	24	25	49	4	3	7
Arlington	2	20	33	53	14	28	42	2	2	4
Arthur	2	31	25	56	21	20	41	.....	1	1
Athelstane	2	20	15	35	.....	.....	14	.....	2	2
Augusta	2	28	20	48	18	15	33	.....	.....	.....
Aurorahville	2	34	20	54	20	14	34	.....	.....	.....
Bailey's Harbor	2	27	28	55	21	25	46	1	2	3
Aurorahville	2	34	31	65	28	27	55	1	3	4
Bassett	2	24	24	48	17	17	34	2	.....	2

STATE GRADED SCHOOLS, SECOND CLASS, 1912-1913—Continued

Location.	No. of departments.	Enrollment.			Average attendance.			Graduates this year.		
		Boys.	Girls.	Total.	Boys.	Girls.	Total.	Boys.	Girls.	Total.
Batavia	2	38	44	82	26	31	57	1	7	8
Bay City	2	42	42	84	27	35	62	2	1	3
Beetown	2	40	46	86	26	37	63	2	2	4
Beldenville	2	31	33	64	20	25	45	1	2	3
Bell Center	2	32	33	65	.....	.....	40	.....	.....	.....
Bennett	2	24	32	56	18	23	41	1	3	4
Black Brook	2	29	22	51	19	15	34	3	.....	3
Black River Falls.....	2	25	40	65	21	25	46	1	.....	1
Black River Falls.....	2	33	29	62	.....	.....	40	.....	.....	.....
Bloomington	2	36	35	71	30	29	59	1	5	6
Blue Mounds	2	28	41	69	21	30	51	3	2	5
Boltonville	2	31	30	61	21	19	40	1	2	3
Bonduel	2	37	44	81	24	29	53	.....	.....	.....
Boyceville	2	36	62	98	20	41	61	.....	2	2
Branch	2	34	48	82	.....	.....	64	3	5	8
Bristol	2	24	34	58	.....	.....	37	.....	1	1
Brookside	2	39	37	76	27	25	52	.....	.....	.....
Browntown	2	29	39	68	19	26	45	.....	2	2
Brule	2	26	32	58	.....	.....	50	.....	.....	.....
Brule	2	29	32	61	.....	.....	41	5	4	9
Brussels	2	53	71	124	.....	.....	.....	.....	.....	.....
Brussels	2	57	35	92	33	25	58	.....	.....	.....
Bryant	2	24	23	47	16	18	34	1	1	2
Burnett	2	46	21	67	34	17	51	.....	.....	.....
Campbell	2	30	21	51	.....	.....	35	1	2	3
Campbell	2	34	33	67	24	23	47	1	.....	1
Canton	2	25	30	55	.....	.....	38	.....	.....	.....
Carlton	2	30	20	50	25	18	43	5	4	9
Cascade	2	36	42	78	.....	.....	64	2	3	5
Casco	2	54	57	111	34	35	69	2	3	5
Casco	2	47	42	89	34	33	67	2	.....	2
Cataract	2	51	31	82	35	20	55	.....	2	2
Cato	2	.....	.....	.....	.....	.....	32	1	.....	1
Cazenovia	2	42	65	107	29	46	75	5	11	16
Cedar Falls	2	25	35	60	15	25	40	2	2	4
Cedar Grove	2	20	20	40	18	28	46	2	2	4
Centuria	2	37	34	71	.....	.....	.....	1	3	4
Charlestown	2	25	36	61	18	26	44	1	3	4
Chaseburg	2	31	40	71	18	32	50	1	2	3
Chelsea	2	29	26	55	23	21	44	1	1	2
Chippewa Falls	2	25	39	64	.....	.....	40	1	2	3
Clayton	2	35	33	68	26	24	50	3	3	6
Clear Lake	2	24	32	56	20	24	44	1	3	4
Clear Lake	2	38	34	72	28	21	49	1	.....	1
Cochrane	2	52	50	102	35	41	76	2	8	10
Coleman	2	38	46	84	.....	.....	51	2	.....	2
Comstock	2	40	23	63	.....	.....	15	.....	.....	.....
Cornell	2	63	54	117	109	83	192	.....	.....	.....
Cornucopia	2	25	24	49	22	19	41	.....	.....	.....
Cumberland	2	30	40	70	22	26	48	.....	3	3
Cumberland	2	51	42	93	15	35	50	.....	.....	.....
Curtiss	2	31	51	82	23	33	56	4	3	7
Cylon	2	23	31	54	.....	.....	.....	.....	1	1
Dale	2	43	40	83	30	34	64	3	4	7
Dallas	2	47	30	77	.....	.....	50	.....	.....	.....

STATE GRADED SCHOOLS, SECOND CLASS, 1912-1913—Continued.

Location.	No. of departments.	Enrollment.			Average attendance.			Graduates this year.		
		Boys.	Girls.	Total.	Boys.	Girls.	Total.	Boys.	Girls.	Total.
Delton	2	42	27	69	27	19	46	.....	2	2
Denmark	2	44	39	83	50	22	72	.....	.....	.....
Denmark	2	64	69	133	46	44	90	3	1	4
Detroit Harbor	2	41	34	75	29	25	54	.....	1	1
Disco	2	18	34	52	.....	.....	41	1	3	4
Dousman	2	22	24	46	20	19	39	.....	.....	.....
Doylestown	2	45	38	83	26	23	49	2	2	4
Dresser Junction	2	29	38	67	19	28	47	2	3	5
Dresser Junction	2	36	36	72	.....	.....	51	.....	1	1
Eastman	2	37	51	88	28	35	63	1	3	4
Egg Harbor	2	37	34	71	25	22	47	1	3	4
Elderon	2	46	51	97	32	30	62	7	1	8
Eleva	2	32	34	66	18	25	43	2	2	4
Elk Mound	2	34	21	55	21	13	34	1	2	3
Ellison Bay	2	31	40	71	23	30	53	2	3	5
Elroy	2	46	32	78	26	20	46	.....	.....	.....
Elton	2	64	56	120	35	32	67	2	3	5
Estella	2	27	32	59	14	18	32	1	5	6
Eureka	2	27	32	59	21	26	47	3	2	5
Falun	2	30	30	60	23	22	45	.....	.....	.....
Fenwood	2	24	32	56	21	11	32	.....	.....	.....
Ferryville	2	32	30	62	22	25	47	2	1	3
Fillmore	2	43	29	72	31	23	54	1	2	3
Fish Creek	2	38	46	84	16	18	34	1	2	3
Franklin	2	27	24	51	25	22	47	2	5	7
Franksville	2	34	38	72	.....	.....	.....	2	1	3
Fraser	2	42	29	71	.....	.....	.....	1	2	3
Fredonia	2	27	22	49	23	16	39	1	3	4
Fremont	2	37	41	78	26	25	51	1	2	3
Fulton	2	22	21	43	18	18	36	.....	.....	.....
Genesee	2	26	29	55	20	22	42	2	1	3
Genoa	2	22	25	47	15	21	36	.....	.....	.....
Germania	2	28	28	56	20	21	41	1	6	7
Gibbsville	2	38	26	64	27	19	46	3	.....	3
Gillett	2	43	45	88	20	24	44	.....	.....	.....
Gilmanton	2	43	40	83	.....	.....	69	1	5	6
Gleason	2	30	40	70	22	33	55	1	1	2
Glen Haven	2	20	20	40	15	14	29	.....	.....	.....
Glendale	2	33	21	54	20	12	32	.....	.....	.....
Glenmore	2	44	49	93	36	28	64	.....	.....	.....
Glen Rock	2	33	38	71	17	22	39	.....	2	2
Glenwood	2	37	34	71	27	22	49	1	2	3
Glenwood	2	35	27	62	23	20	43	4	.....	4
Gotham	2	39	35	74	28	26	54	2	2	4
Grand Rapids	2	36	40	76	20	21	41	.....	2	2
Grantsburg	2	31	20	51	.....	.....	34	1	1	2
Grantsburg	2	20	29	49	13	24	37	1	3	4
Grantsburg	2	22	28	50	16	17	33	.....	.....	.....
Grantsburg	2	32	24	56	20	16	36	.....	.....	.....
Grantsburg	2	32	25	57	24	20	44	3	1	4
Green Bay	2	42	67	109	19	29	48	.....	.....	.....
Green Bay	2	49	45	94	.....	.....	69	1	4	5
Green Bay	2	39	33	72	.....	.....	.....	1	.....	1
Green Bay	2	37	41	78	17	20	37	3	1	4
Green Bay	2	48	44	92	20	32	52	.....	.....	.....

STATE GRADED SCHOOLS, SECOND CLASS, 1912-1913—Continued.

Location.	No. of departments.	Enrollment.			Average attendance.			Graduates this year.		
		Boys.	Girls.	Total.	Boys.	Girls.	Total.	Boys.	Girls.	Total.
Green Bay	2	56	40	96	49	33	82	1	.....	1
Green Bay	2	54	57	111	37	38	75	.....	1	1
Green Bay	2	49	28	77	24	25	49	1	.....	1
Greenleaf	2	28	42	70	20	31	51	2	2	4
Greenwood	2	24	16	40	19	13	32	2	1	3
Grimms	2	23	29	52	17	23	40	.....	5	5
Halder	2	22	32	54	20	25	45	.....	3	3
Hales Corners	2	48	31	79	33	22	55	3	2	5
Hannibal	2	35	42	77	19	21	40	.....	1	1
Harrison	2	17	27	44	16	22	38	.....	.....	.....
Harrisville	2	22	29	51	16	20	36	1	.....	1
Hebron	2	27	19	46	22	15	37	3	1	4
Hersey	2	46	35	81	33	25	58	.....	.....	.....
Highland	2	41	25	66	.....	.....	46	2	1	3
Hingham	2	28	32	60	22	26	48	.....	4	4
Hofa Park	2	54	42	96	37	29	66	5	2	7
Homestead	2	33	25	58	23	22	45	.....	.....	.....
Honey Creek	2	23	26	49	18	21	39	4	1	5
Houlton	2	31	39	70	25	30	55	.....	2	2
Hustler	2	34	18	52	.....	.....	39	2	1	3
Iron Ridge	2	37	55	92	30	35	65	.....	.....	.....
Ironton	2	43	37	80	.....	.....	40	7	4	11
Jackson	2	37	36	73	28	31	59	2	4	6
Juda	2	27	28	55	22	18	40	5	3	8
Junction City	2	47	50	97	29	20	49	1	2	3
Kewaunee	2	36	30	66	29	25	54	2	3	5
Kewaunee	2	39	33	72	.....	.....	55	.....	.....	.....
Kiel	2	38	27	65	22	17	39	1	2	3
Kimberly	2	27	41	68	22	26	48	1	2	3
Kingston	2	54	34	88	.....	.....	74	2	3	5
Kohler	2	47	36	83	40	32	72	1	1	2
Langlade	2	30	26	56	29	19	48	1	.....	1
Lena	2	39	41	80	29	33	62	1	1	2
Lenroot	2	18	12	30	.....	.....	.....	1	1	2
Leon	2	34	26	60	.....	.....	45	2	.....	2
Leopolis	2	54	41	95	38	30	68	1	1	2
Lima Center	2	22	36	58	16	18	34	1	2	3
Limeridge	2	.....	.....	.....	28	29	57	4	8	12
Lind	2	21	25	46	15	18	33	3	1	4
Little Black	2	39	41	80	31	28	59	2	2	4
Little River	2	56	48	104	37	28	65	.....	.....	.....
Logansville	2	27	37	64	22	20	42	4	.....	4
Lomira	2	40	52	92	30	43	73	2	9	11
London	2	28	28	56	.....	.....	45	.....	.....	2
Longwood	2	40	37	77	33	32	65	1	2	3
Loraine	2	29	29	58	19	17	36	1	.....	1
Le Bourg	2	46	36	82	35	26	61	9	4	13
Lynxville	2	34	35	69	.....	.....	56	3	2	5
Lyons	2	21	28	49	15	20	35	.....	3	3
Manchester	2	38	35	73	22	24	46	3	1	4
Manitowoc	2	26	27	53	.....	.....	42	.....	.....	1
Manitowoc	2	38	42	80	.....	.....	54	2	2	4
Manitowoc	2	43	33	76	29	26	55	2	.....	2
Marathon	2	27	35	62	.....	.....	.....	8	5	13
Marcellon	2	32	13	45	30	9	39	1	1	2

STATE GRADED SCHOOLS, SECOND CLASS, 1912-1913—Continued.

Location.	No. of departments	Enrollment.			Average attendance.			Graduates this year.		
		Boys.	Girls.	Total.	Boys.	Girls.	Total.	Boys.	Girls.	Total.
Marcy	2	49	56	105	30	36	66	.....	2	2
Marquette	2	31	26	57	25	20	45	4	.....	4
Medford	2	44	31	75	26	18	44	.....	.....	.....
Meeme	2	35	36	71	23	28	51	.....	1	1
Melrose	2	27	23	50	19	15	34	.....	.....	.....
Merton	2	25	25	50	.....	.....	42	.....	2	2
Middleton	2	19	31	50	15	25	40	1	2	3
Milltown	2	41	32	73	26	22	48	3	2	5
Milwaukee	2	24	34	58	15	28	43	.....	1	1
Milwaukee	2	43	45	88	34	45	79	.....	.....	.....
Milwaukee	2	35	30	65	29	25	54	5	3	8
Milwaukee	2	25	29	54	20	15	35	1	1	2
Milwaukee	2	47	49	96	.....	.....	68	.....	.....	.....
Milwaukee	2	35	32	67	27	24	51	1	2	3
Mindoro	2	30	42	72	20	29	49	2	6	8
Modena	2	34	37	71	26	29	55	1	5	6
Mondovi	2	45	38	83	25	29	54	.....	3	3
Montello	2	22	29	51	16	20	36	1	.....	1
Moon	2	43	36	79	26	22	48	.....	3	3
Mosel	2	39	40	79	29	31	60	5	1	6
Mosel	2	38	20	58	32	16	48	3	2	5
Moquah	2	35	33	68	20	22	42	.....	.....	.....
Mt. Hope	2	29	29	58	20	19	39	4	.....	4
Mt. Sterling	2	33	42	75	.....	.....	.....	.....	2	3
Mt. Vernon	2	23	35	58	15	24	39	1	1	2
Nelson	2	36	29	65	.....	.....	48	.....	5	5
Nelsonville	2	21	42	63	15	34	49	2	4	6
Neosho	2	37	21	58	25	14	39	.....	.....	.....
Neva	2	31	25	56	23	20	43	2	3	5
New Lisbon	2	30	23	53	19	14	33	2	3	5
Norrie	2	34	33	67	22	24	46	.....	.....	.....
North Bend	2	24	19	43	18	16	34	1	1	2
North Hudson	2	28	44	72	22	39	61	.....	.....	.....
Northport	2	26	28	54	22	22	44	.....	.....	.....
North Milwaukee	2	36	26	62	.....	.....	49	1	1	2
North Prairie	2	34	36	70	24	27	51	2	3	5
Oconto	2	36	45	81	26	37	63	1	4	5
Oconto	2	30	39	69	22	23	45	.....	1	1
Oconto Falls	2	43	37	80	.....	.....	49	1	4	5
Ogema	2	34	17	51	24	11	35	1	1	2
Ollivet	2	24	23	47	.....	.....	37	1	2	3
Otjen	2	52	45	97	.....	.....	66	4	.....	4
Paoli	2	34	20	54	20	14	34	2	2	4
Parrish	2	29	26	55	23	16	39	.....	.....	.....
Peebles	2	27	25	52	.....	.....	37	2	4	6
Pella	2	47	33	80	22	18	40	.....	.....	.....
Peshtigo	2	39	18	57	.....	.....	.....	1	2	3
Pine River	2	31	41	72	19	32	51	1	5	6
Plat	2	28	31	59	20	24	44	3	2	5
Pleasant Prairie	2	27	33	60	21	22	43	1	.....	1
Plover	2	45	40	85	24	24	48	.....	2	2
Polar	2	50	48	98	37	29	66	1	2	3
Pound	2	33	43	76	25	30	55	.....	2	2
Pound	2	36	32	68	24	30	54	1	.....	1
Prairie Farm	2	25	28	53	.....	.....	.....	1	3	4

STATE GRADED SCHOOLS, SECOND CLASS, 1912-1913—Continued.

Location.	No. of departments.	Enrollment.			Average attendance.			Graduates this year.		
		Boys.	Girls.	Total.	Boys.	Girls.	Total.	Boys.	Girls.	Total.
Prairie Farm	2	45	48	93	30	23	53	4	3	7
Poynette	2	32	19	51	.....	.....	38	2	4	6
Pulaski	2	50	55	135	.....	.....	59	3	.....	3
Pulaski	2	39	32	71	22	18	40	.....	.....	.....
Pulcifer	2	.....	.....	74	.....	.....	53	.....	.....	.....
Racine	2	18	22	40	14	21	35	1	3	4
Racine	2	41	42	83	27	25	52	4	2	6
Racine	2	34	25	59	.....	.....	37	4	1	5
Radisson	2	35	31	66	.....	.....	.....	5	9	14
Randolph	2	38	33	71	22	18	40	.....	2	2
Random Lake	2	34	33	67	26	26	52	1	2	3
Reeve	2	42	43	85	.....	.....	.....	.....	.....	.....
Rice Lake	2	28	35	63	.....	.....	38	.....	.....	.....
Richfield	2	38	29	67	23	21	44	2	4	6
Rochester	2	28	14	42	25	11	36	1	3	4
Rockdale	2	37	33	70	28	25	53	3	5	8
Rock Elm	2	28	27	55	23	22	45	3	3	6
Rome	2	17	30	47	15	24	39	1	1	2
Rothschilds	2	58	55	113	44	37	81	.....	2	2
Ruby	2	21	17	38	.....	.....	26	1	1	2
Rutland	2	20	24	44	16	21	37	.....	3	3
St. Croix Falls	2	40	54	94	23	38	61	.....	.....	.....
Salem	2	34	51	85	29	45	74	1	2	3
Sanborn	2	23	26	49	.....	.....	.....	.....	1	1
Saukville	2	25	26	51	20	19	39	.....	.....	.....
Seneca	2	30	26	56	25	21	46	4	2	6
Seymour	2	39	24	63	23	20	43	2	.....	2
Shanagolden	2	28	13	41	24	12	36	2	.....	2
Sheboygan	2	31	37	68	21	30	51	.....	.....	.....
Sheboygan	2	41	33	74	29	24	53	4	.....	4
Sheboygan	2	35	35	70	22	24	46	2	1	3
Sheboygan Falls	2	35	40	75	28	40	68	2	6	8
Sheboygan Falls	2	49	54	103	36	41	77	1	7	8
Sheldon	2	39	35	74	21	18	39	1	.....	1
Sherry	2	26	18	44	20	15	35	3	2	5
Shopiere	2	29	39	68	26	32	58	2	1	3
Silver Creek	2	26	29	55	20	26	46	1	4	5
Silver Lake	2	34	24	58	21	19	40	2	6	8
Sister Bay	2	31	34	65	25	24	49	2	3	5
Somerset	2	38	24	62	26	19	45	3	.....	3
South Range	2	29	27	56	.....	.....	47	.....	.....	.....
South Germantown	2	30	23	53	22	25	47	1	2	3
Spring Brook	2	16	38	54	13	21	34	1	5	6
Spring Lake	2	29	47	76	19	24	43	.....	.....	.....
Spruce	2	42	36	78	31	27	58	4	1	5
Stanley	2	34	38	72	25	23	48	.....	.....	.....
Star Prairie	2	49	29	78	49	26	75	6	4	9
Stetsonville	2	58	57	115	.....	.....	85	.....	2	2
Steuben	2	42	38	80	26	23	49	3	.....	3
Stiles	2	52	40	92	.....	.....	45	.....	.....	.....
Stitzer	2	24	39	63	17	29	46	3	2	5
Stoddard	2	54	52	106	.....	.....	87	4	2	6
Stonebank	2	31	29	60	20	18	38	5	1	6
Suring	2	54	60	114	37	40	77	1	1	2
Sullivan	2	40	24	64	30	18	48	2	4	6

STATE GRADED SCHOOLS, SECOND CLASS, 1912-1913—Concluded.

Location.	No. of departments	Enrollment.			Average attendance.			Graduates this year.		
		Boys.	Girls.	Total.	Boys.	Girls.	Total.	Boys.	Girls.	Total.
Sussex	2	39	47	86	31	36	67	2	2	4
Symco	2	27	36	63	23	28	51	1	.....	1
Tell	2	29	22	51	.....	.....	33	.....	4	4
Tess Corners	2	22	34	56	11	23	34	.....	1	1
Theresa	2	44	43	87	31	33	64	1	2	3
Thorp	2	39	40	79	24	23	47	.....	.....	.....
Thorp	2	54	56	110	37	38	75	1	.....	1
Thorp	2	47	45	92	40	43	83	1	.....	1
Thorp	2	33	57	90	29	35	64	1	2	3
Tilleda	2	26	36	62	17	24	41	.....	.....	.....
Tomahawk	2	22	39	61	14	22	36	1	1	2
Trevor	2	32	36	68	23	31	54	3	4	7
Tripoli	2	40	30	70	21	17	38	1	2	3
Troy Center	2	27	21	48	23	19	42	3	1	4
Two Creeks	2	50	40	90	39	37	76	.....	2	2
Twin Lakes	2	30	16	46	.....	.....	.....	4	2	6
Union Center	2	43	53	96	.....	.....	.....	1	.....	1
Valders	2	45	66	101	30	35	65	4	.....	4
Valley	2	32	36	68	22	24	46	.....	2	2
Verona	2	42	32	74	36	28	64	3	1	4
Vesper	2	39	31	70	26	17	43	1	1	2
Waukesha	2	41	39	80	24	24	48	1	2	3
Waunakee	2	24	20	44	20	18	38	.....	2	2
Wausau	2	33	31	64	20	20	40	.....	.....	.....
Webster	2	41	39	80	.....	.....	.....	.....	2	2
Welcome	2	26	27	53	22	23	45	.....	.....	.....
Westby	2	33	38	71	20	24	44	.....	1	1
West Kewaunee	2	35	21	56	22	16	38	2	1	3
West Lima	2	39	31	70	26	22	48	2	3	5
Weston	2	29	37	66	16	21	37	2	3	5
Weyauwega	2	34	25	59	29	24	53	1	1	2
Wheeler	2	46	26	72	28	18	46	3	1	4
Willow Springs	2	34	25	59	.....	.....	44	2	3	5
Wilmot	2	28	17	45	22	16	38	2	1	3
Wilson	2	39	26	65	33	18	51	3	4	7
Winchester	2	26	33	59	.....	.....	43	3	7	10
Windsor	2	55	27	82	28	21	49	3	4	7
Woodford	2	30	34	64	19	25	44	2	5	7
Zenda	2	34	26	60	32	22	54	1	.....	1

COUNTY TRAINING SCHOOLS FOR TEACHERS, 1912-1913.

Location.	Date of organization	Number teachers.		No. pupils enrolled.			Number graduates for year ending June 30, 1913.		Number persons enrolled who have previously taught.		Number nonresident pupils enrolled.		Salary of principal.	Total salary of assistants.	Total amount expended for support of schools.
		Men.	Women.	Boys.	Girls.	Total.	Boys.	Girls.	Boys.	Girls.	Boys.	Girls.			
Totals .....	.....	28	51	144	1,335	1,479	47	500	5	74	8	153	\$49,972 58	\$51,211 25	\$145,764 43
Algoma	1907	1	2	20	37	57	6	12	.....	4	.....	1	\$1,700 00	\$2,400 00	\$9,887 96
Alma	1903	1	1	9	41	50	5	19	.....	1	1	2	1,800 00	1,150 00	4,103 10
Antigo	1905	1	1	.....	39	39	.....	15	.....	1	.....	1	1,800 00	1,250 00	4,175 08
Berlin	1908	2	1	10	90	100	1	20	3	14	2	14	2,000 00	2,100 00	5,315 83
Columbus	1907	1	3	10	52	62	5	21	.....	1	.....	4	1,900 00	2,750 00	6,674 89
Eau Claire	1905	1	2	5	72	77	3	29	.....	1	1	30	1,900 00	2,200 00	5,881 48
Gays Mills	1907	1	1	5	31	36	2	20	.....	.....	.....	1	1,700 00	1,100 00	3,166 18
Grand Rapids	1903	1	3	5	75	80	2	26	1	2	1	10	2,100 00	2,132 50	6,996 44
Janesville	1911	1	2	.....	36	36	.....	.....	.....	1	.....	2	1,800 00	1,130 75	5,262 88
Kaukauna	1912	1	1	2	29	31	.....	8	.....	2	.....	1	1,600 00	1,000 00	4,433 89
Ladysmith	1906	1	2	2	35	37	2	11	.....	2	.....	4	1,800 00	1,800 00	5,162 28
Manitowoc	1901	1	2	12	40	52	8	21	.....	.....	.....	1	2,000 00	2,250 00	5,401 19
Marinette	1905	1	2	4	59	63	2	24	.....	.....	2	17	2,000 00	2,600 00	6,107 70
Medford	1911	1	1	1	27	28	.....	2	.....	1	.....	3	1,840 00	2,020 00	6,363 09
Menomonie	1899	1	3	6	80	86	3	33	1	.....	.....	5	2,100 00	2,900 00	5,000 00
Merrill	1906	1	2	.....	38	38	.....	15	.....	8	.....	1	2,000 00	2,100 00	5,662 27
Monroe	1909	1	3	1	57	58	.....	32	.....	2	.....	14	1,800 00	2,400 00	5,920 01
New London	1904	1	2	2	39	41	1	22	.....	.....	.....	8	1,700 00	2,050 00	5,069 68
Phillips	1908	1	1	2	40	42	.....	10	.....	4	.....	2	1,500 00	1,250 00	4,185 63
Reedsburg	1905	1	2	3	45	48	.....	17	.....	2	.....	15	2,070 00	2,150 00	6,916 30

Rhineland	1909	1	2	8	54	62	13	17	8	1,800 00	1,950 00	5,332 56
Rice Lake	1906	1	2	3	65	68	19	5		1,850 00	1,727 50	4,966 31
Richland Center	1902	1	3	11	41	52	1	18	1	2,000 00	2,100 00	6,518 84
St. Croix Falls	1905	1	2	2	39	41	14		1	1,600 00	1,386 00	4,135 35
Viroqua	1907	1	2	11	58	69	4	31		2,012 50	1,664 50	4,552 90
Wausau	1899	1	2	7	76	83	1	26	1	2,000 08	2,700 00	6,022 59
Wautoma	1908	1	1	3	40	43	1	22	4	1,600 00	950 00	2,550 00

COUNTY SCHOOLS OF AGRICULTURE AND DOMESTIC ECONOMY, 1912-1913.

Totals		27	16	334	281	615	37	44	3	48	43	\$15,239 55	\$43,774 37	\$219,913 09
Onalaska	1908	3	4	46	39	85	10	18	3	11	17	\$2,153 53	\$4,049 95	\$18,177 12
Marinette	1905	2	1	6	29	35	3	4		1	4	1,586 14	2,783 63	6,882 75
Menomonie	1903	3	2	33	32	65	11	7		9	8	1,800 00	3,300 00	10,500 25
Rochester	1912	4	2	49	31	80				3	1	1,800 00	3,225 00	55,288 34
Wausau	1902	2	1	19	24	43	5	5		1		2,000 00	1,800 00	5,995 46
Wauwatosa	1912	10	5	152	91	243				16	10	3,899 88	25,435 85	111,326 48
Winneconne	1907	3	1	29	35	64	8	10		7	3	2,000 00	3,179 94	11,742 69

APPORTIONMENT OF SCHOOL FUND INCOME.

Counties.	December 1912.	December 1913.	Counties.	December 1912.	December 1913.
Totals	\$2,104,529 47	\$2,218,216 68	Manitowoc	43,850 65	46,473 53
Adams	\$8,275 15	\$8,761 77	Marathon	60,114 84	62,851 00
Ashland	20,890 26	22,531 94	Marinette	34,104 58	35,697 52
Barron	30,671 47	32,427 46	Marquette	10,040 30	10,518 16
Bayfield	16,253 38	17,282 88	Milwaukee	378,717 87	409,497 28
Brown	50,795 21	54,200 99	Monroe	24,736 34	26,732 33
Buffalo	15,376 24	16,368 86	Oconto	27,116 88	27,774 87
Burnett	9,476 20	9,718 75	Oneida	10,129 37	10,690 06
Calumet	15,600 23	16,400 40	Outagamie	47,281 10	48,774 29
Chippewa	29,759 18	32,373 89	Ozaukee	15,670 40	16,520 73
Clark	30,544 58	32,769 26	Pepin	7,173 95	7,397 95
Columbia	26,949 54	26,743 79	Pierce	19,521 89	20,345 76
Crawford	14,817 54	15,778 66	Polk	22,944 22	24,680 81
Dane	62,894 80	65,776 41	Portage	32,236 86	33,399 64
Dodge	40,363 56	41,196 94	Price	13,697 45	15,265 78
Door	16,879 54	18,500 61	Racine	47,640 07	49,971 95
Douglas	33,589 07	35,935 35	Richland	17,667 66	17,838 72
Dunn	24,760 64	26,107 68	Rock	42,757 54	44,771 62
Eau Claire	30,344 87	31,454 16	Rusk	12,191 40	13,715 75
Florence	3,281 99	3,429 65	St. Croix	24,811 91	25,379 92
Fond du Lac.....	41,375 69	43,745 87	Sauk	27,270 72	27,898 49
Forest	6,742 11	7,526 89	Sawyer	5,694 91	6,357 88
Grant	32,566 13	33,989 44	Shawano	31,726 79	31,717 74
Green	17,500 31	18,106 19	Sheboygan	49,839 73	52,957 43
Green Lake	14,005 11	14,653 72	Taylor	13,945 74	15,182 69
Iowa	18,857 92	19,297 12	Trempealeau	22,355 82	22,867 17
Iron	7,862 19	8,165 82	Vernon	26,317 96	27,523 11
Jackson	15,886 32	16,818 72	Vilas	4,321 11	4,168 88
Jefferson	30,347 57	28,674 91	Walworth	22,253 28	22,563 46
Juneau	18,925 42	18,830 07	Washburn	8,706 98	9,480 95
Kenosha	27,985 93	30,915 50	Washington	21,022 54	21,861 45
Kewaunee	16,299 27	16,990 61	Waukesha	28,725 46	30,130 45
La Crosse	38,315 00	39,746 07	Waupaca	28,539 22	29,809 54
Lafayette	16,466 60	17,125 30	Waushara	16,830 99	17,486 31
Langlade	17,152 15	18,158 21	Winnebago	52,760 07	56,146 46
Lincoln	18,277 64	19,552 13	Wood	31,724 06	33,711 93

STATISTICS OF THE DAY SCHOOLS FOR THE BLIND FOR THE YEAR ENDING JUNE 30, 1913.

	Total enrollment.	Number congenitally blind.	Number totally blind.	Number of boarding pupils.	Kinds of handwork taught.	Musical instruments taught.	Number given vocal lessons.	Number of teachers.	Total expense of school.
Bloomington	3	1	2	3	Beadwork, basketry, brass craft and rug weaving	None	None.	1	\$673.87
Milwaukee	51	4	21	2	Beadwork, knitting, raffia work, rug weaving, sewing, typewriting.....	Clarinet, cornet, organ, piano and violin	None.	6	8,007.15
Racine	9	7	1	.....	Basketry, beadwork, brass craft, rug weaving, sewing, typewriting.....	Piano and violin.....	None.	1	1,230.47

EXPENSES OF DAY SCHOOLS FOR THE DEAF AS SHOWN BY ITEMIZED STATEMENTS FOR THE YEAR 1912-13.

	Teachers' salaries.	Board and transportation.	Books and stationery.	Fuel.	Janitor.	Room rent.	Apparatus.	Supplies and furniture.	Miscellaneous.	Total.
Antigo	\$1,191.64	\$814.50						\$0.75		\$2,006.89
Appleton	1,065.00	142.10				\$150.00		62.49		1,419.59
Ashland	1,738.00	888.40				190.00		99.14		2,915.54
Black River Falls.....	1,225.00	990.80		\$180.00			\$261.69		\$9.80	2,667.29
Bloomington	807.50	150.00		50.00	\$38.00		109.34			1,154.84
Eau Claire	4,126.00	2,736.69	\$3.24	85.00	360.00	180.00		11.87	143.28	7,646.08
Fond du Lac.....	1,547.50	128.89						31.18		1,707.57
Green Bay	3,762.00	1,308.84	24.18							5,095.02
La Crosse	848.94	200.00	5.00	75.00	140.00		57.00			1,325.94
Madison	1,481.25	723.85						1.92	3.00	2,210.02
Marinette	900.00	498.75			60.00	145.00		10.00		1,613.75
Marshfield	671.24	176.60						3.57		851.41
Milwaukee	22,871.66	1,284.43	72.50	483.84	649.36		74.74	316.42	717.03	26,469.98
Mineral Point	539.50						8.00	7.50		555.00
New London	1,116.25	142.50	29.21			50.00		9.98		1,347.94
Oshkosh	1,350.00	154.70							3.00	1,507.70
Platteville	760.00		2.45		25.00			13.55	59.81	860.81
Racine	1,453.75	177.55	1.47				85.04	22.65	4.44	1,744.90
Rice Lake	900.00	206.22				150.00		11.61	31.96	1,327.22
Sheboygan	1,500.00		5.19					27.43	62.60	1,581.99
Stevens Point	1,595.25	811.37		125.00	100.00		29.30	38.65		2,699.57
Superior	1,000.00									1,000.00
Wausau	1,630.00	483.43	4.47			90.00			2.00	2,209.90
Total	\$54,080.48	\$12,019.62	\$147.71	\$998.84	\$1,372.36	\$955.00	\$652.54	\$703.88	\$988.52	\$71,918.95

	Total number enrolled.	Number of hearing pupils having defective speech.	Number of con- genitally deaf.	Number of pupils totally deaf.	Number who read lips readily.	Number who read books readily.	Number taught speech.	Number who take manual training.	Number who take cooking.	Number who take sewing.
Antigo	18	5	.....	4	4	14	15	6	.....	3
Appleton	13	2	3	2	12	4	13	4	.....	3
Ashland	14	3	1	6	14	10	14	1	.....	8
Black River Falls.....	10	.....	5	7	9	9	10	5	2	5
Bloomington	8	2	4	4	8	5	8	.....	.....	2
Eau Claire	32	3	11	18	32	7	32	9	8	14
Fond du Lac.....	16	5	5	5	9	10	16	15	5	5
Green Bay	24	1	7	10	20	5	24	.....	.....	15
La Crosse	6	1	4	5	5	2	6	1	.....	2
Madison	15	1	6	5	11	3	15	7	.....	3
Marinette	9	.....	4	4	8	2	9	3	.....	.....
Marshfield	5	.....	1	4	5	.....	5	5	.....	.....
Milwaukee	375	215	46	79	160	365	372	375	27	52
Mineral Point	13	10	.....	.....	1	10	13	5	.....	1
New London	10	1	3	2	8	8	10	2	1	2
Oshkosh	13	6	2	1	6	12	13	6	.....	4
Platteville	9	1	8	7	9	4	9	2	2	2
Racine	21	10	1	5	6	14	4	5	1	5
Rice Lake	8	3	1	3	3	1	8	.....	.....	1
Sheboygan	13	.....	7	7	13	7	11	2	2	4
Stevens Point	12	1	2	6	8	7	10	2	8	6
Superior	9	.....	2	4	5	5	7	1	1	4
Wausau	20	6	1	6	10	9	13	2	2	6
Total	673	276	124	194	366	513	637	458	59	147

SCHOOL CENSUS AND PUBLIC SCHOOL ENROLLMENT ACCORDING TO THE DIFFERENT AGES IN COUNTIES EXCLUSIVE OF CITIES UNDER CITY SUPERINTENDENTS FOR YEAR 1913-1914.

	Age.	School census. Total number.	Number enrolled.	Per cent.
Boys	4 years	12,082	2,160	18
Girls	4 years	11,909	2,581	21 $\frac{1}{2}$
Boys	5 years	14,459	7,916	54 $\frac{3}{4}$
Girls	5 years	14,376	8,259	57 $\frac{1}{2}$
Boys	6 years	16,312	12,957	79 $\frac{1}{2}$
Girls	6 years	15,735	12,286	78
Boys	7 years	15,963	14,116	88 $\frac{1}{2}$
Girls	7 years	15,188	13,386	88
Boys	8 years	15,754	14,035	90
Girls	8 years	15,197	13,769	90 $\frac{1}{2}$
Boys	9 years	15,578	14,035	90
Girls	9 years	14,926	13,591	91
Boys	10 years	15,868	13,544	85.4
Girls	10 years	15,318	13,250	86.5
Boys	11 years	15,068	13,505	90
Girls	11 years	14,556	11,971	82.2
Boys	12 years	15,011	12,449	83
Girls	12 years	14,151	12,038	85 $\frac{3}{4}$
Boys	13 years	14,617	11,719	80
Girls	13 years	14,189	11,351	80
Boys	14 years	14,616	9,721	66 $\frac{1}{2}$
Girls	14 years	13,953	8,310	63
Boys	15 years	14,043	6,328	45
Girls	15 years	13,665	5,510	40
Boys	16 years	14,262	3,564	25
Girls	16 years	13,533	3,313	24 $\frac{1}{2}$
Boys	17 years	14,007	2,008	14 $\frac{1}{3}$
Girls	17 years	12,975	2,049	15.8
Boys	18 years	13,879	938	6 $\frac{3}{4}$
Girls	18 years	12,269	943	7.7
Boys	19 years	12,691	319	2 $\frac{1}{2}$
Girls	19 years	10,831	305	2 $\frac{3}{4}$
Boys total		234,210	139,314	59 $\frac{1}{2}$
Girls total		222,771	133,417	60
Grand total		456,981	272,731	59.7

AGES AND DISTRIBUTION BY GRADES OF PUPILS ENROLLED IN THE PUBLIC SCHOOLS IN COUNTIES, 1913-1914.

		4 years.		5 years.		6 years.		7 years.		8 years.		9 years.		10 years.		11 years.		12 years.		13 years.			
		Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls		
Totals for state—all schools...		2,160	2,581	7,916	8,259	12,957	12,286	14,116	13,386	14,035	13,769	14,035	13,591	13,544	13,350	13,505	11,971	12,449	12,038	11,719	11,251		
Rural schools.	Lower Form.....	1,049	1,326	4,592	4,794	8,356	7,851	9,195	8,338	8,148	7,159	5,610	4,592	3,136	2,235	1,474	892	763	534	424	279		
	Middle Form.....	6	5	26	15	42	47	309	423	1,347	1,841	4,200	5,542	5,909	6,561	5,170	4,572	3,699	2,986	2,122			
	Upper Form.....							5	1	10	3	157	198	458	1,422	1,842	2,932	3,642	4,093	4,652			
	Total.....	1,055	1,331	4,618	4,809	8,398	7,898	9,509	8,762	9,500	9,003	9,342	9,050	9,136	8,722	9,437	7,904	8,267	7,875	7,503	7,053		
State Graded Schools.	Kindergarten.....	298	315	681	710	473	415	178	148	68	53	15	19	4	12	3	2					1	
	I.....	16	212	891	933	1,594	1,467	1,125	1,000	521	699	173	133	16	48	31	26	19	6	15	8		
	II.....		10	66	52	276	334	857	931	863	812	484	349	212	154	78	63	51	22	23	12		
	III.....				18	30	32	206	277	720	795	821	718	480	408	253	147	118	74	56	28		
	IV.....				12	18	11	17	18	197	262	655	757	748	777	478	390	256	192	143	94		
	V.....						11	9	24	22	23	194	272	602	680	643	676	490	415	310	216		
	VI.....							8	3	12	10	26	24	122	210	496	576	611	650	460	375		
	VII.....									12	10	19	21	20	31	109	169	438	571	587	607		
	VIII.....													13	18	23	46	133	178	397	533		
	IX.....																		4	44	54		
	X.....																		1		2		
	XI.....																						
	Total.....	460	537	1,638	1,725	2,391	2,270	2,400	2,491	2,415	2,664	2,387	2,373	2,297	2,338	2,114	2,095	2,121	2,112	2,037	1,932		
Grades below H. S.	Kindergarten.....	477	557	911	920	380	337	97	99	22	16	4	5	1									
	I.....	155	147	694	725	1,476	1,391	888	723	365	215	102	68	35	30	9	5	4	2	3	3		
	II.....	13	9	45	65	278	353	948	1,030	708	676	349	243	134	99	53	26	14	13	6	4		
	III.....				15	34	28	240	321	774	889	779	647	389	322	145	92	75	47	36	21		
	IV.....						9	34	50	218	260	715	867	709	694	366	290	223	119	105	57		
	V.....										33	46	323	294	623	755	661	644	422	354	244	150	
	VI.....												34	43	199	253	532	638	621	626	448	334	
	VII.....													1	21	37	166	233	501	644	588	661	
	VIII.....																15	39	147	181	433	651	
Total.....	645	713	1,660	1,725	2,168	2,118	2,207	2,223	2,120	2,102	2,306	2,168	2,111	2,190	1,947	1,967	2,007	1,987	1,863	1,881			
High Schools.	Special.....																						
	IX.....														7	5	50	60	279	423			
	X.....																4	4	36	61			
	XI.....																		1	1			
	XII.....																						
Total.....														7	5	54	64	316	485				

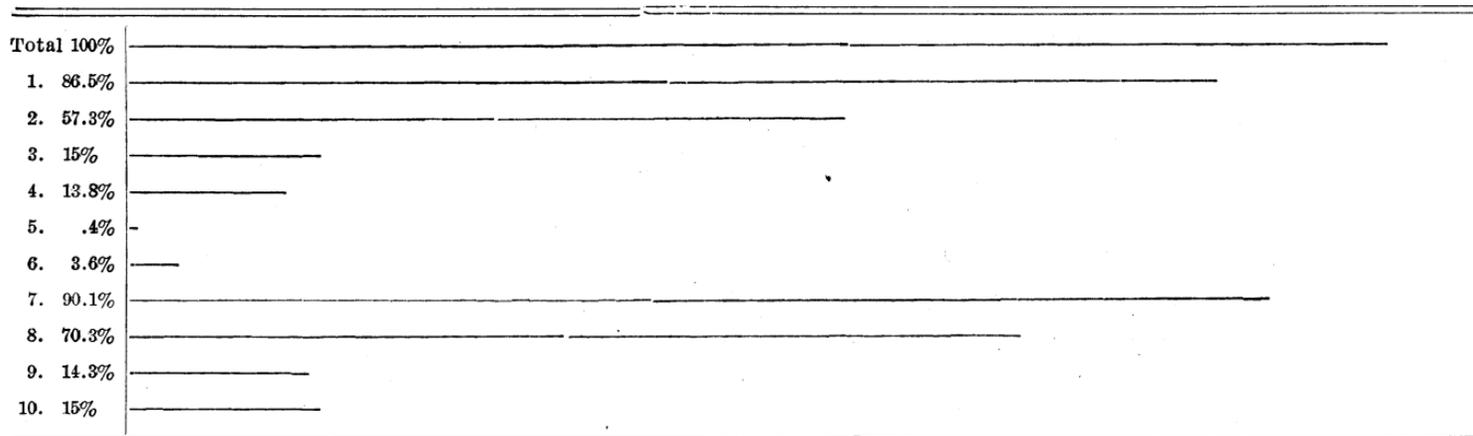
AGES AND DISTRIBUTION BY GRADES OF PUPILS ENROLLED IN THE PUBLIC SCHOOLS IN COUNTIES, 1913-1914.

	14 years.		15 years.		16 years.		17 years.		18 years.		19 years.		4 years and less than 20.		20 years and over.		No. children enrolled bet. 7 and 14.	
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls
Totals for state—all schools.....	9,721	8,810	6,328	5,510	3,564	3,318	2,008	2,049	938	943	319	305	139,314	133,417	238	178	93,403	89,356
Rural schools.																		
Lower Form.....	188	121	82	38	26	9	13	1	6	1	7	1	43,049	38,171	.....	.....	28,730	24,029
Middle Form.....	1,594	906	637	280	184	51	46	13	11	3	5	1	27,438	24,745	2	.....	24,887	23,424
Upper Form.....	4,092	3,780	2,370	1,852	1,017	567	378	159	68	50	14	11	17,016	17,335	146	102	9,077	10,916
Total.....	5,874	4,807	3,089	2,170	1,227	627	437	173	85	54	26	13	87,503	80,251	148	102	62,694	58,369
State Graded Schools.																		
Kindergarten.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,720	1,675	.....	.....	268	235
I.....	5	3	.....	1	1	1	.....	.....	.....	.....	.....	.....	4,633	4,538	.....	.....	1,980	1,920
II.....	5	7	3	1	.....	.....	.....	.....	.....	.....	.....	.....	2,918	2,747	.....	.....	2,568	2,343
III.....	23	10	7	4	2	2	1	.....	.....	.....	.....	.....	2,717	2,593	.....	.....	2,654	2,527
IV.....	79	42	35	10	7	.....	1	1	.....	.....	.....	.....	2,634	2,566	.....	.....	2,494	2,490
V.....	154	110	64	24	13	4	1	.....	.....	.....	.....	1	2,502	2,456	.....	.....	2,270	2,306
VI.....	281	186	133	55	33	15	4	5	2	.....	.....	.....	2,188	2,109	.....	.....	1,735	1,848
VII.....	417	367	185	119	65	28	17	10	2	3	5	.....	1,876	1,936	.....	.....	1,185	1,409
VIII.....	535	514	342	325	154	103	47	34	9	6	2	.....	1,655	1,757	.....	.....	566	775
IX.....	96	121	121	122	61	62	24	31	6	10	4	1	360	405	.....	.....	48	58
X.....	13	21	32	46	52	63	26	27	12	5	3	1	141	167	.....	.....	3	4
XI.....	.....	1	5	2	5	16	11	18	4	7	1	3	26	47	.....	.....	.....	.....
Total.....	1,608	1,382	927	709	393	294	132	126	35	32	15	6	23,370	22,996	.....	.....	15,771	15,915
Grades below H. S.																		
Kindergarten.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,902	1,934	.....	.....	124	120
I.....	4	.....	1	.....	.....	1	.....	.....	.....	.....	.....	.....	3,736	3,311	.....	.....	1,406	1,047
II.....	7	1	.....	.....	.....	1	1	.....	.....	.....	.....	.....	2,556	2,520	.....	.....	2,212	2,091
III.....	13	8	9	.....	.....	.....	.....	1	.....	.....	.....	.....	2,494	2,392	.....	.....	2,438	2,339
IV.....	36	19	6	3	3	1	.....	.....	.....	.....	.....	.....	2,415	2,369	.....	.....	2,370	2,337
V.....	138	58	49	14	14	3	3	.....	1	.....	.....	.....	2,511	2,318	.....	.....	2,306	2,243
VI.....	212	155	102	39	28	9	2	2	.....	2	.....	.....	2,178	2,101	.....	.....	1,834	1,894
VII.....	393	335	198	115	67	32	10	2	3	1	.....	.....	1,947	2,061	.....	.....	1,276	1,576
VIII.....	539	578	386	311	157	114	52	20	11	3	2	.....	1,742	1,897	.....	.....	595	871
Total.....	1,342	1,154	751	482	269	161	68	25	15	7	2	.....	21,481	20,903	.....	.....	14,561	14,518
High schools.																		
Special.....	.....	1	12	6	19	8	15	10	20	4	11	13	77	42	4	5	.....	.....
IX.....	627	1,024	783	959	486	501	191	150	46	40	17	14	2,486	3,176	.....	.....	336	488
X.....	229	387	537	858	547	802	310	338	127	85	27	13	1,817	2,548	8	4	40	65
XI.....	40	52	201	298	465	680	439	613	256	229	65	51	1,467	1,924	9	10	1	1
XII.....	1	3	28	28	158	245	416	614	354	492	156	195	1,113	1,577	69	57	.....	.....
Total.....	897	1,467	1,561	2,149	1,675	2,236	1,371	1,725	803	850	276	286	6,960	9,267	80	76	377	55

AGES AND DISTRIBUTION BY GRADES OF PUPILS ENROLLED IN THE PUBLIC SCHOOLS IN CITIES, 1913-1914.

Grade.	Under 4 yrs.	4 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs.	4 years and less than 20 in day schools	20 yrs. and over.	No. of chil- dren en- rol- led betw'n 7 and 14	
Totals.....	789	9,288	14,264	16,053	15,134	14,119	13,659	13,110	12,336	12,362	13,228	12,819	9,371	6,898	4,646	2,453	885	170,625	383	93,948	
Kindergarten.....	789	8,820	10,885	3,195	256	22	3	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	23,183	283
Ungraded classes.....	137	497	484	145	103	112	140	149	191	222	119	156	56	38	19	18	.....	.....	2,586	1,062
Grade I.....	319	2,736	10,451	6,114	1,811	486	144	81	27	20	13	9	2	.....	.....	.....	.....	.....	22,213	8,683
II.....	133	1,748	6,948	4,913	1,803	602	206	92	44	21	5	5	.....	.....	.....	.....	.....	16,520	14,608
III.....	155	1,508	5,932	4,731	2,165	808	319	157	59	14	11	.....	.....	.....	.....	.....	15,861	15,620
IV.....	1	116	1,213	5,207	4,512	2,164	1,115	529	219	51	11	2	.....	.....	.....	.....	15,140	14,856
V.....	1	87	1,169	4,303	4,157	2,506	1,421	680	207	37	5	1	1	.....	.....	14,575	13,644
VI.....	2	104	1,109	3,676	3,768	2,634	1,325	375	78	9	2	.....	.....	.....	13,082	11,293
VII.....	4	90	939	3,254	3,845	2,436	949	187	21	3	.....	.....	.....	11,728	8,132
VIII.....	1	115	944	3,115	3,450	1,868	594	76	14	1	.....	.....	10,178	4,175
Special.....	1	1	.....	2	3	3	2	4	18	17	39	42	29	.....	.....	161	49
IX.....	4	121	1,095	3,281	2,877	1,383	389	105	14	.....	.....	9,269	14
X.....	4	108	851	1,815	2,049	917	256	57	.....	.....	6,057	28
XI.....	4	68	685	1,751	1,574	692	196	.....	.....	4,970	38
XII.....	1	56	533	1,476	1,267	.....	.....	3,879	181
School for Deaf and Blind.....	12	13	19	45	35	40	42	32	18	32	30	20	19	13	8	2	.....	.....	380	8
School for Industries.....	262	266	165	87	43	.....	.....	843	65

ALL SCHOOLS IN COUNTIES UNDER COUNTY SUPERINTENDENTS, 1913-1914.

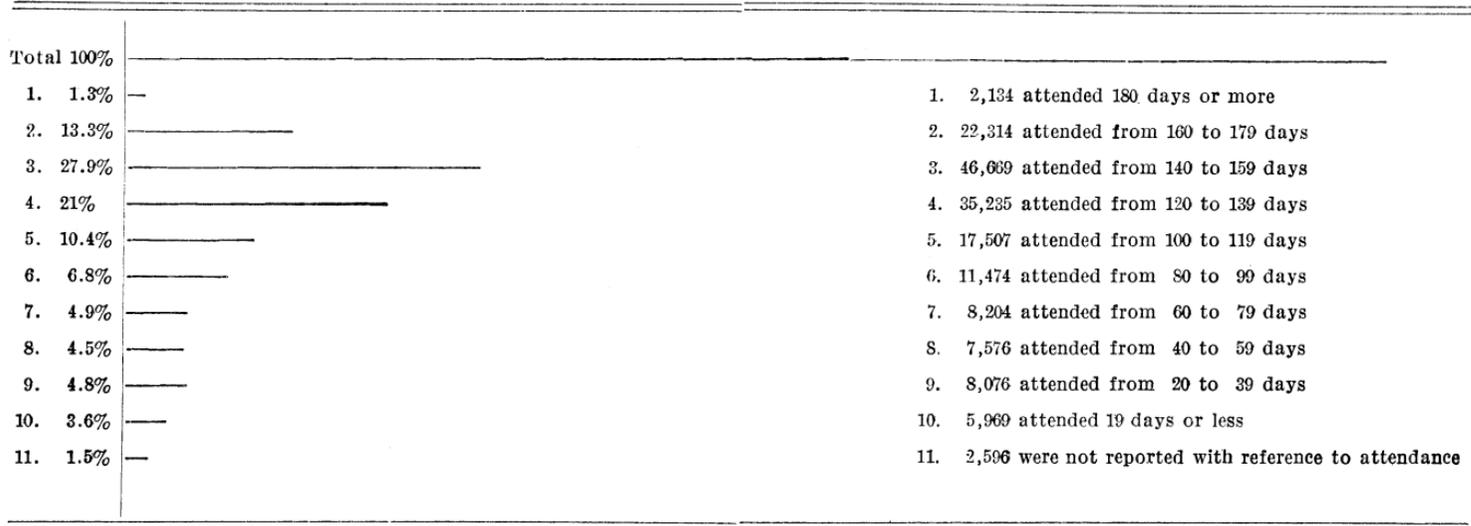


Total number of children between 7 and 14.....	211,284	State Graded Schools.....	27,388
1. Of these there were enrolled in the public schools.....	182,759 (86.5%)	Grades below High Schools.....	24,800
Distributed as follows:		Private or Parochial Schools.....	6,604
2. Rural schools	121,063 (57.3%)	Public and Parochial combined.....	1,508
3. State Graded schools.....	31,686 (15%)	Number between 7 and 14 enrolled in High Schools.....	931 (.4%)
4. Grades below High Schools.....	29,079 (13.8%)	9. Number between 7 and 14 reported as having valid excuses for not attending 120 days.....	30,157 (14.3%)
5. High Schools	931 (.4%)	10. Number between 7 and 14 not complying with the law and not having excuses	31,593 (15%)
6. There were enrolled in private schools.....	7,556 (3.6%)	Of these 11,753 were not reported with respect to the number of days' attendance. Some of them undoubt- edly attended at least 120 days.	
7. Total enrollment of children between 7 and 14.....	(90.1%)		
8. Children between 7 and 14 reported as having attended the required number of days.....	148,703 (70.3%)		
Distributed as follows:			
Rural Schools	88,403		

SCHOOL ATTENDANCE, 1913-1914.

RURAL SCHOOLS.

Total number enrolled, 167,754.

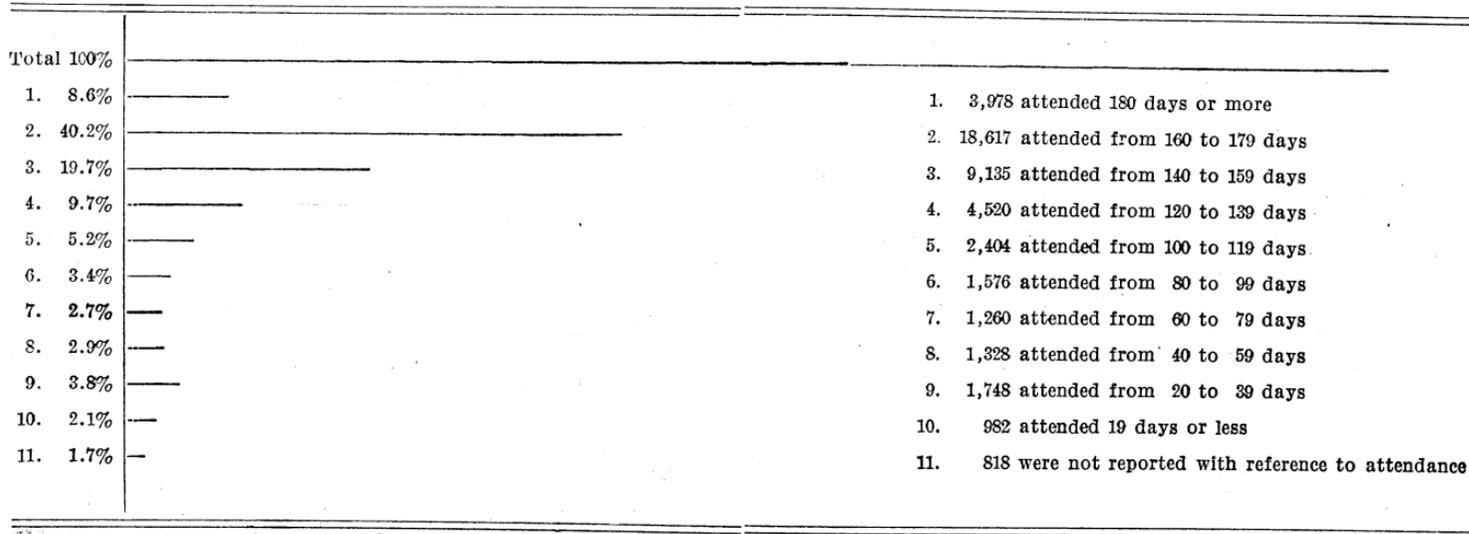


SCHOOL ATTENDANCE, 1913-1914.

Counties—Exclusive of cities under city superintendents

STATE GRADED SCHOOLS.

Total number enrolled, 46,366

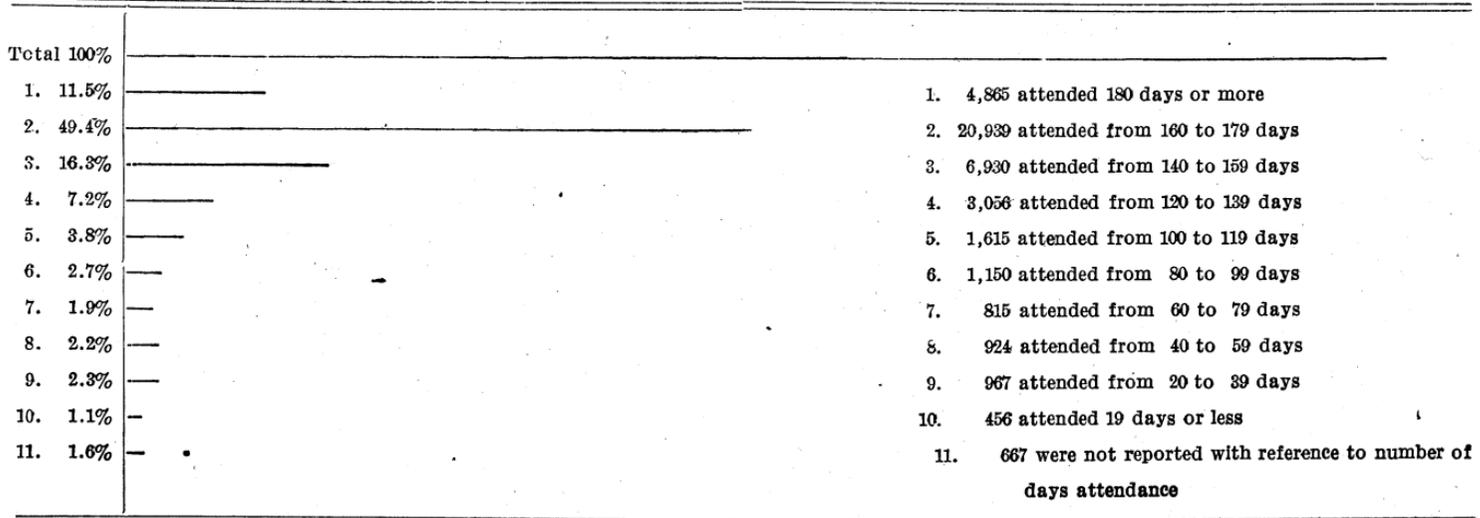


SCHOOL ATTENDANCE, 1913-1914.

Counties—Exclusive of cities under city superintendents

GRADES BELOW HIGH SCHOOL

Total number enrolled, 42,384

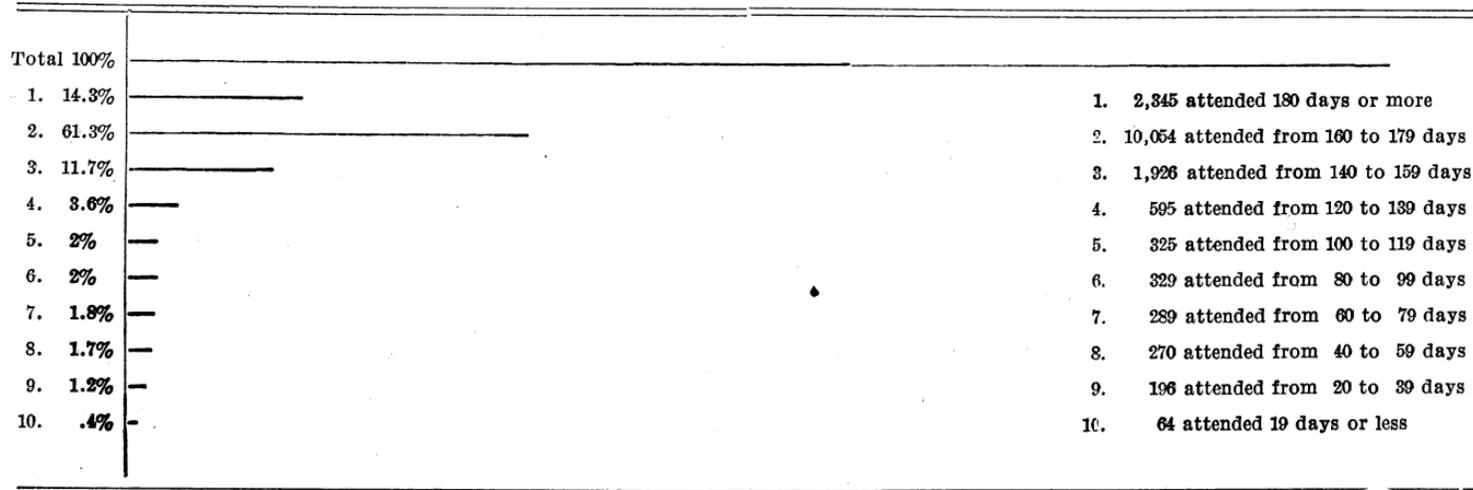


SCHOOL ATTENDANCE, 1913-1914.

Counties—Exclusive of cities under city superintendents

HIGH SCHOOLS

Total number enrolled 16,393



SCHOOL ATTENDANCE, 1913-1914.

Counties—Exclusive of cities under city superintendents

PAROCHIAL SCHOOLS

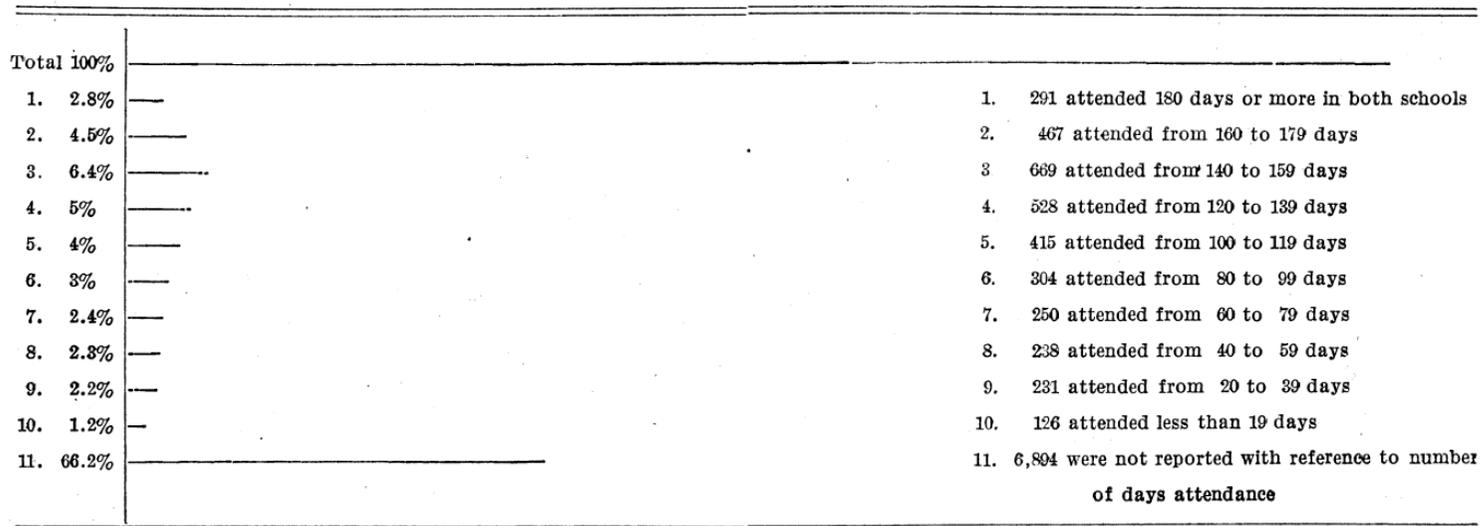
Enrollment reported, 20,090

Total 100%	_____	
1. 13.8%	_____	1. 2,772 attended 180 days or more
2. 15.3%	_____	2. 3,075 attended from 160 to 179 days
3. 8.5%	_____	3. 1,713 attended from 140 to 159 days
4. 4.9%	_____	4. 978 attended from 120 to 139 days
5. 2.9%	_____	5. 587 attended from 100 to 119 days
6. 1.8%	_____	6. 355 attended from 80 to 99 days
7. 1.4%	_____	7. 277 attended from 60 to 79 days
8. 1.6%	_____	8. 323 attended from 40 to 59 days
9. 1.4%	_____	9. 278 attended from 20 to 39 days
10. .6%	_____	10. 123 attended 19 days or less
11. 47.8%	_____	11. 9,609 were not reported with reference to the number of days attendance

ATTENDANCE OF CHILDREN WHO HAVE ATTENDED BOTH PUBLIC AND PAROCHIAL SCHOOLS, 1913-1914

Counties—Exclusive of cities under city superintendents

Number of children reported, 10,413





COMPULSORY ATTENDANCE DATA, 1913-1914.

Counties—Exclusive of cities under city superintendents

RURAL SCHOOLS

Number between 7 and 14 enrolled, 121,063

Total 100%		
1. 73%		1. 88,403 attended 120 days or more
2. 10.4%		2. 12,612 attended from 100 to 119 days
3. 16.6%		3. 20,048 attended less than 100 days

STATE GRADED SCHOOLS

Number between 7 and 14 enrolled, 31,686

Total 100%		
1. 86.5%		1. 27,388 attended 120 days or more
2. 4.5%		2. 1,438 attended from 100 to 120 days
3. 9%		3. 2,860 attended less than 100 days

COMPULSORY SCHOOL ATTENDANCE, 1913-1914.

Counties--Exclusive of cities under city superintendents

GRADES BELOW HIGH SCHOOL

Number between 7 and 14 enrolled, 29,079

Total 100%	
1. 85.3%	1. 24,800 complied with the law
2. 14.7%	2. 4,279 did not comply with the law

HIGH SCHOOLS

Number between 7 and 14 enrolled, 931

PRIVATE AND PAROCHIAL SCHOOLS

Number between 7 and 14 enrolled, 14,274

Total 100%	
1. 46.3%	1. 6,604 attended 120 days or more
2. 2.8%	2. 402 attended from 100 to 119 days
3. 5.2%	3. 740 attended less than 100 days
4. 45.7%	4. 6,528 were not reported with respect to number of days attendance

COMPULSORY SCHOOL ATTENDANCE, 1913-1914.

Counties—Exclusive of cities under city superintendents

CHILDREN ATTENDING BOTH PUBLIC AND PAROCHIAL SCHOOLS

Number between 7 and 14 enrolled, 7,566

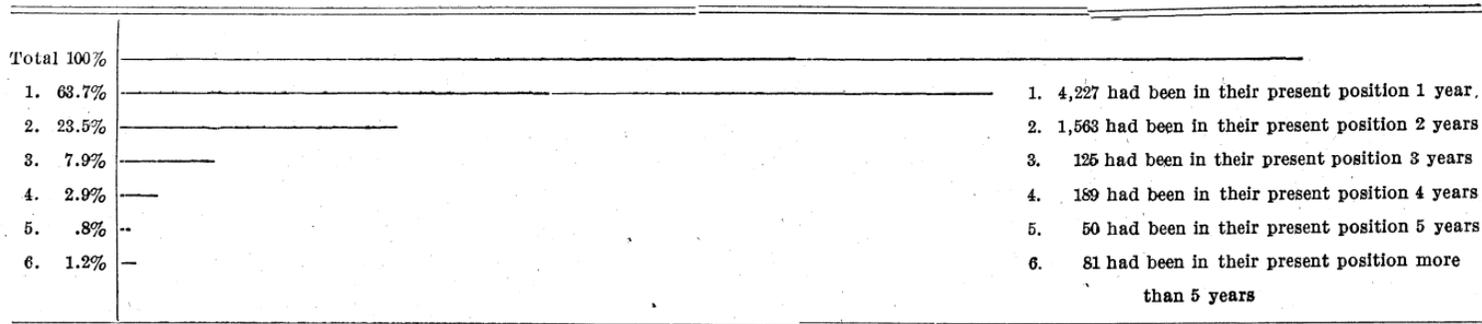
Total 100%		
1. 20%		1. 1,508 attended a total of 120 days or more
2. 3%		2. 230 attended from 100 to 119 days
3. 7.9%		3. 503 attended less than 100 days
4. 69.1%		4. 5,225 were not reported with respect to number of days' attendance

EMPLOYMENT OF TEACHERS IN THEIR PRESENT POSITIONS.

RURAL SCHOOLS

Counties—Exclusive of cities under city superintendents

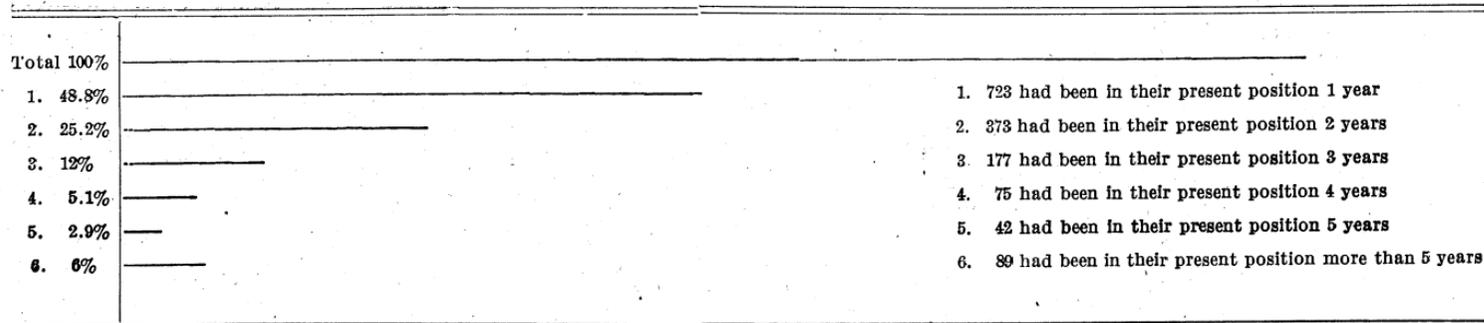
Total number of teachers in these schools, 6,635



STATE GRADED SCHOOLS, 1913-1914

Counties—Exclusive of cities under city superintendents

Total number of teachers in these schools, 1,479

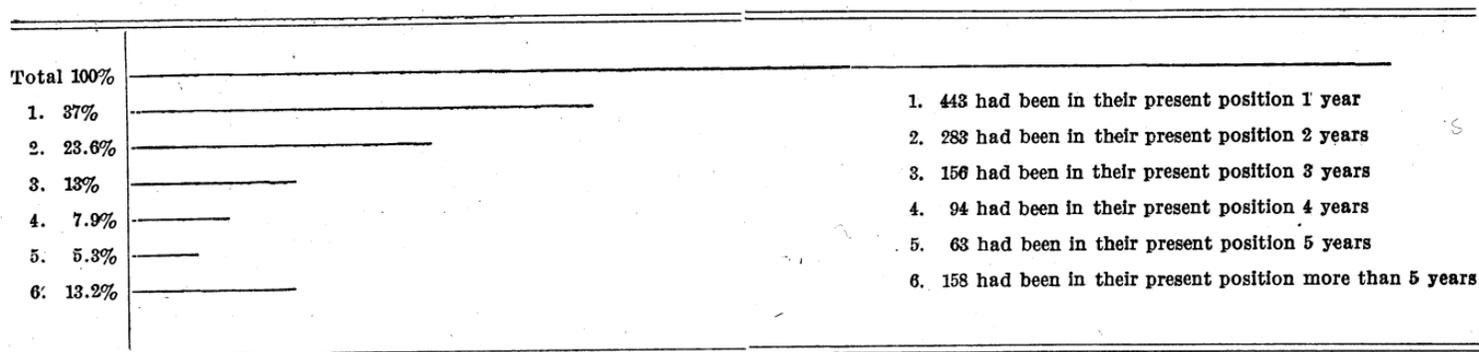


EMPLOYMENT OF TEACHERS IN THEIR PRESENT POSITIONS.

GRADES BELOW HIGH SCHOOL, 1913-1914

Counties—Exclusive of cities under city superintendents

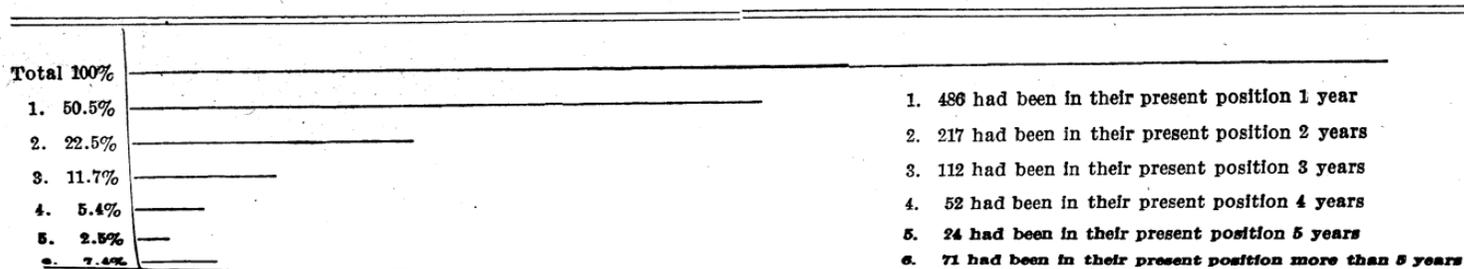
Total number of teachers in these schools, 1,197



HIGH SCHOOLS, 1913-1914

Counties—Exclusive of cities under city superintendents

Total number of teachers in these schools, 962



ACADEMIC AND PROFESSIONAL TRAINING OF TEACHERS.

Note: In the following table the highest training of each teacher is recorded.

RURAL SCHOOLS, 1913-1914

Counties—Exclusive of cities under city superintendents

Total number of teachers in these schools, 6,635

Total 100%		
1. .3%	1.	22 had completed a college course
2. 1.2%	2.	80 had attended but not graduated from college
3. 1.9%	3.	123 had completed the full course at a Normal School
4. 1.5%	4.	102 had completed the elementary course at a Normal School
5. 2.9%	5.	192 had completed the rural course at a Normal School
6. 16.5%	6.	1,093 had attended but not completed a Normal School course
7. 20.9%	7.	1,385 had completed a County Training School
8. 4.3%	8.	286 had attended but not graduated from a County Training School
9. 2.2%	9.	149 had completed a Teachers' Training Course in a High School
10. 40.5%	10.	2,680 had completed a regular High School course
11. 2.2%	11.	148 had completed three years of High School work
12. 2.7%	12.	178 had completed two years of High School work
13. 1.3%	13.	91 had completed one year of High School work
14. 1.6%	14.	106 had attended a Common School only

ACADEMIC AND PROFESSIONAL TRAINING OF TEACHERS.

STATE GRADED SCHOOLS, 1913-1914

Counties—Exclusive of cities under city superintendents

Total number of teachers in these schools, 1,479

Percentage	Description
Total 100%	
1. 1.6%	1. 23 had completed a college course
2. 3.4%	2. 51 had attended but not graduated from college
3. 28.3%	3. 419 had completed the full course at a Normal School
4. 4.3%	4. 64 had completed the elementary course at a Normal School
5. .6%	5. 9 had completed the rural course at a Normal School
6. 19.4%	6. 287 had attended but not completed a Normal School course
7. 14%	7. 207 had completed a County Training School
8. 2.6%	8. 38 had attended but not completed a County Training School course
9. 1.5%	9. 22 had completed a Teachers' Training course in a High School
10. 21.9%	10. 324 had completed a regular High School course
11. .8%	11. 12 had completed three years of High School work
12. .7%	12. 10 had completed two years of High School work
13. .5%	13. 7 had completed one year of High School work
14. .4%	14. 6 had attended Common School only

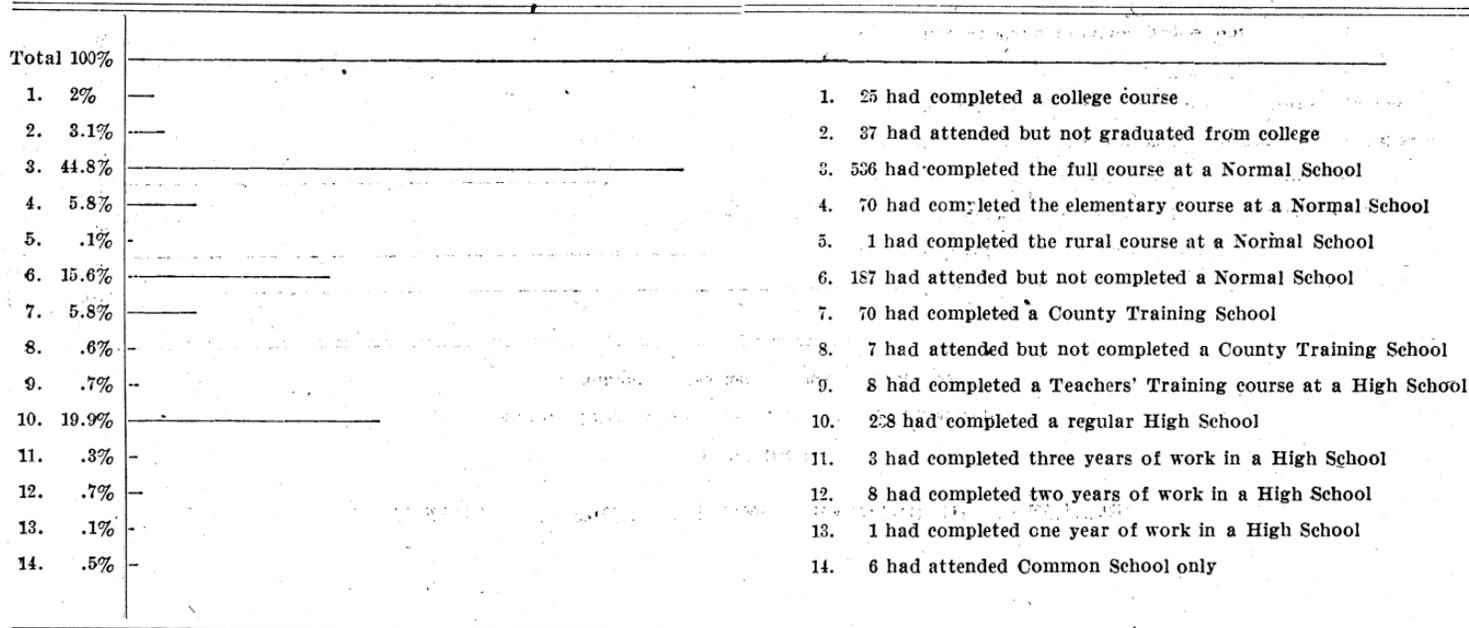
ACADEMIC AND PROFESSIONAL TRAINING OF TEACHERS.

GRADES BELOW HIGH SCHOOLS, 1913-1914

Counties—Exclusive of cities under city superintendents

Total number of teachers in these schools, 1,197

10—S. P. I.



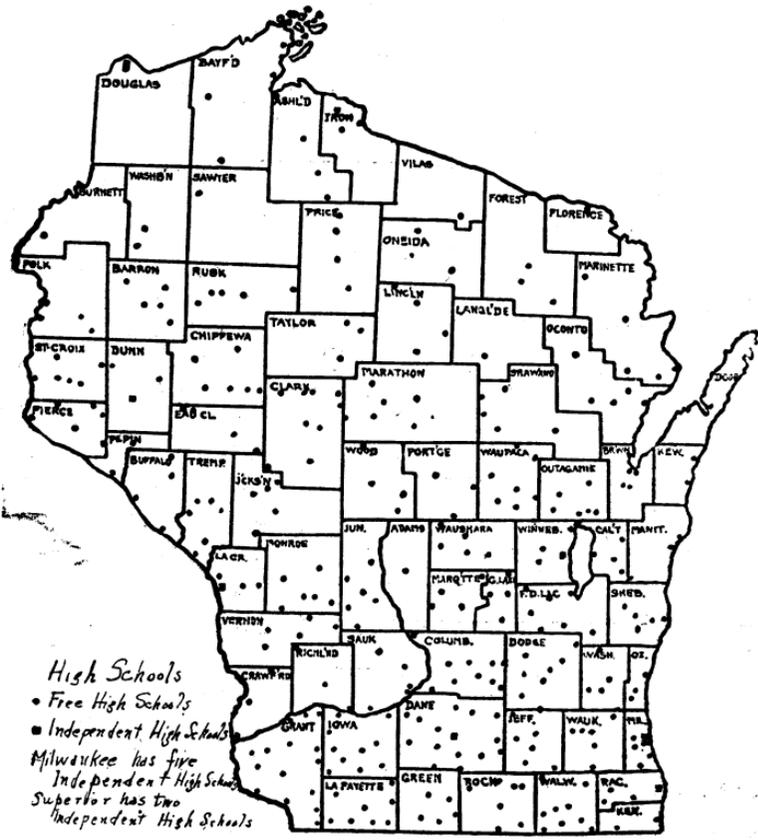
ACADEMIC AND PROFESSIONAL TRAINING OF TEACHERS.

HIGH SCHOOLS

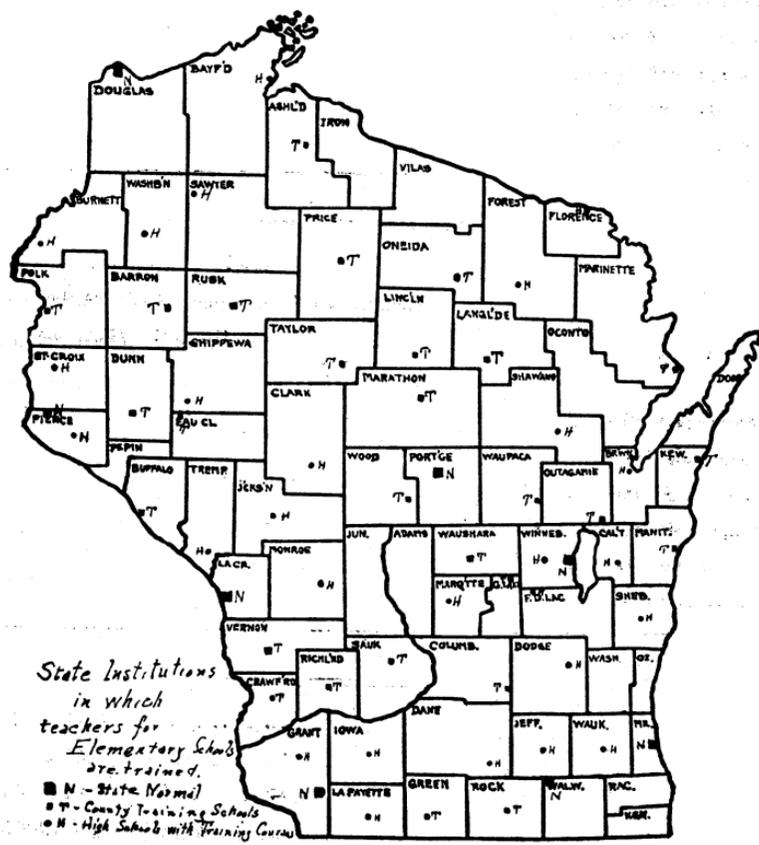
Counties—Exclusive of cities under city superintendents

Total number of teachers in these schools, 962

Total 100%		
1. 47.2%		1. 454 had completed a college course
2. 7.2%		2. 70 had attended but not graduated from college
3. 41.3%		3. 398 had completed the full course at a Normal School
4. .8%		4. 8 had completed the elementary course at a Normal School
5. 3%		5. 27 had attended but not completed the Normal School course
6. .4%		6. 4 had completed a regular High School course
7. .1%		7. 1 had attended Common School only



High Schools
 • Free High Schools
 • Independent High Schools
 Milwaukee has five
 Independent High Schools
 Superior has two
 Independent High Schools



State Institutions
 in which
 teachers for
 Elementary Schools
 are trained.
 • N - State Normal
 • T - County Training Schools
 • H - High Schools with Training Courses

EXPERIENCE OF TEACHERS.

Number of years Teachers have taught
 Counties—Exclusive of cities under city superintendents

1. RURAL SCHOOLS

Total number of teachers in these schools 1913-14, 6,635

Total 100%	_____	
1. 28.1%	_____	1. 1,865—One year
2. 21.2%	_____	2. 1,410—Two years
3. 15.1%	_____	3. 1,002—Three years
4. 11%	_____	4. 727—Four years
5. 7.3%	_____	5. 484.—Five years
6. 17.3%	_____	6. 1,147—More than five years

2. STATE GRADED SCHOOLS, 1913-1914

Counties—Exclusive of cities under city superintendents

Total number of teachers in these schools, 1,479

Total 100%	_____	
1. 12.4%	_____	1. 183—One year
2. 10.5%	_____	2. 156—Two years
3. 14.5%	_____	3. 214—Three years
4. 13.5%	_____	4. 199—Four years
5. 10.3%	_____	5. 152—Five years
6. 38.8%	_____	6. 575—More than five years

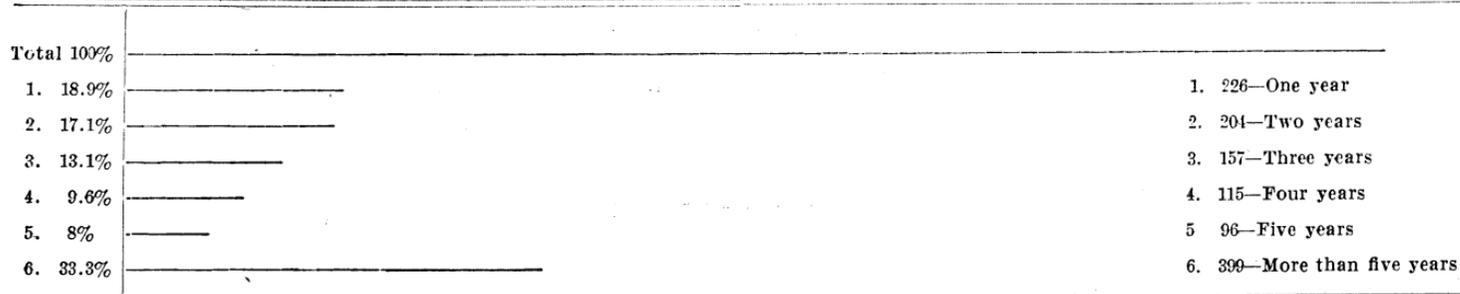
EXPERIENCE OF TEACHERS.

Number of years Teachers have taught

3. GRADES BELOW HIGH SCHOOL, 1913-1914

Counties—Exclusive of cities under city superintendents

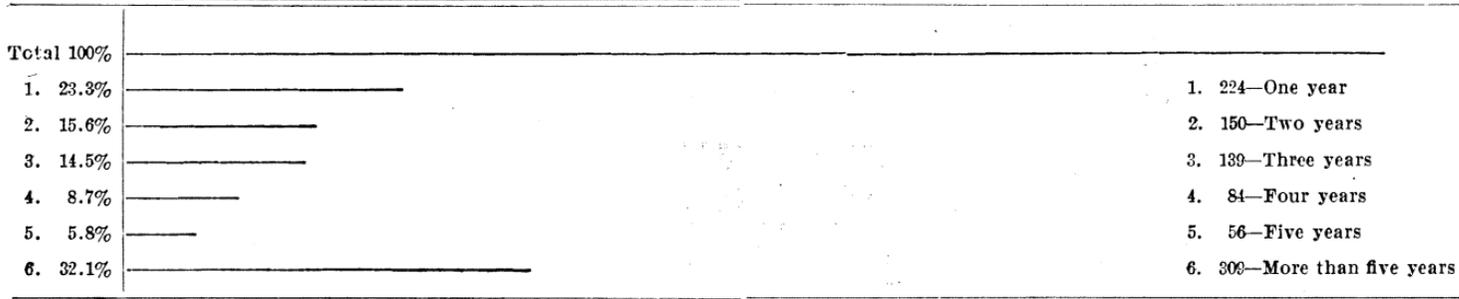
Total number of teachers in these schools, 1,197



HIGH SCHOOLS, 1913-1914

Counties—Exclusive of cities under city superintendents

Total number of teachers in these schools, 962



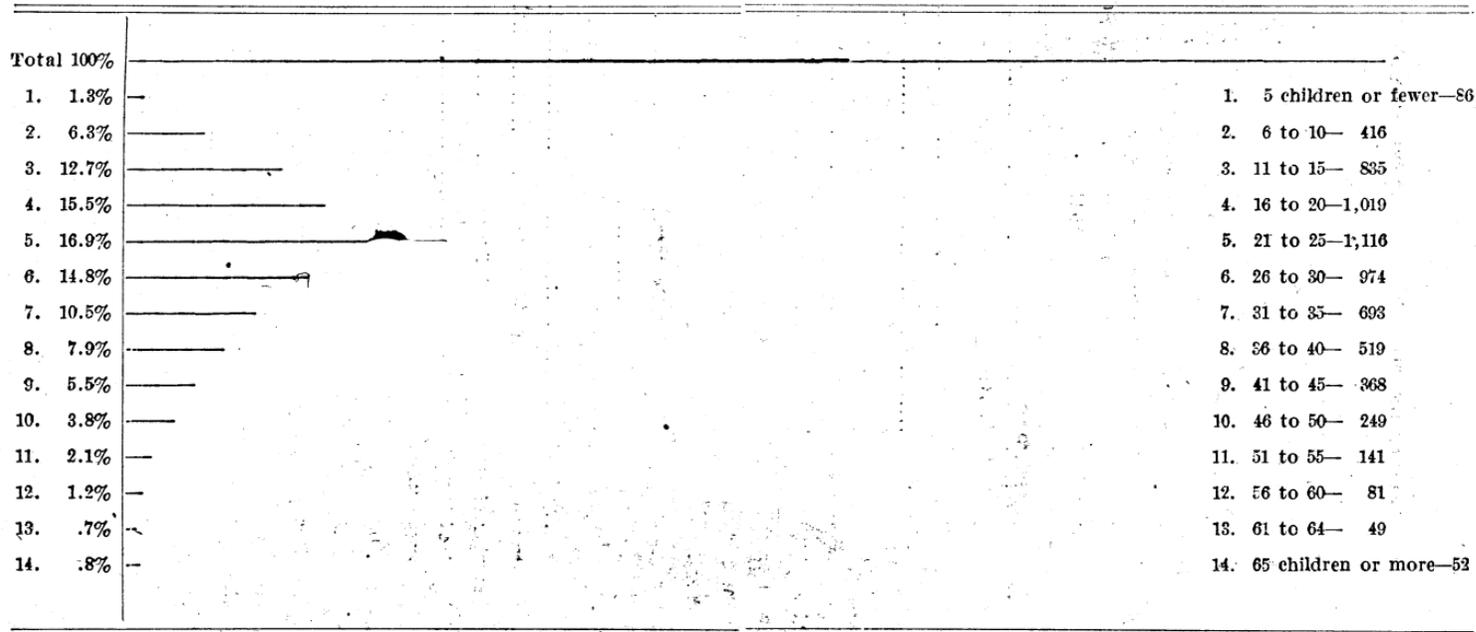
TEACHERS' SALARIES CLASSIFIED, 1913-1914.

Number receiving	Rural school.		State graded.		Grades below H. S.		High school.	
	M	W	M	W	M	W	M	W
Less than \$40.....	1	21				3	1	
\$40 and less than \$45.....	130	391	1	171		74		2
45 and less than 50.....	96	1,421	2	297	1	234		2
50 and less than 55.....	94	578	7	358	5	469	1	19
55 and less than 60.....	44	182	16	172	3	236	3	36
60 and less than 65.....	41	63	16	106	3	102	4	141
65 and less than 70.....	26	10	29	66	4	33	2	151
70 and less than 75.....	11	4	17	42	4	11	6	99
75 and less than 80.....	6	4	41	23	3	6	10	91
80 and less than 85.....	1	1	34	8		1	8	36
85 and less than 90.....			26		2		28	14
90 and less than 95.....			18	1			30	10
95 and less than 100.....			4			1	19	1
100 or over.....			18	6	2		239	9
Total	450	6,185	229	1,250	27	1,170	351	611

CLASSIFICATION OF RURAL SCHOOLS ACCORDING TO NUMBER OF CHILDREN ENROLLED

Counties—Exclusive of cities under city superintendents

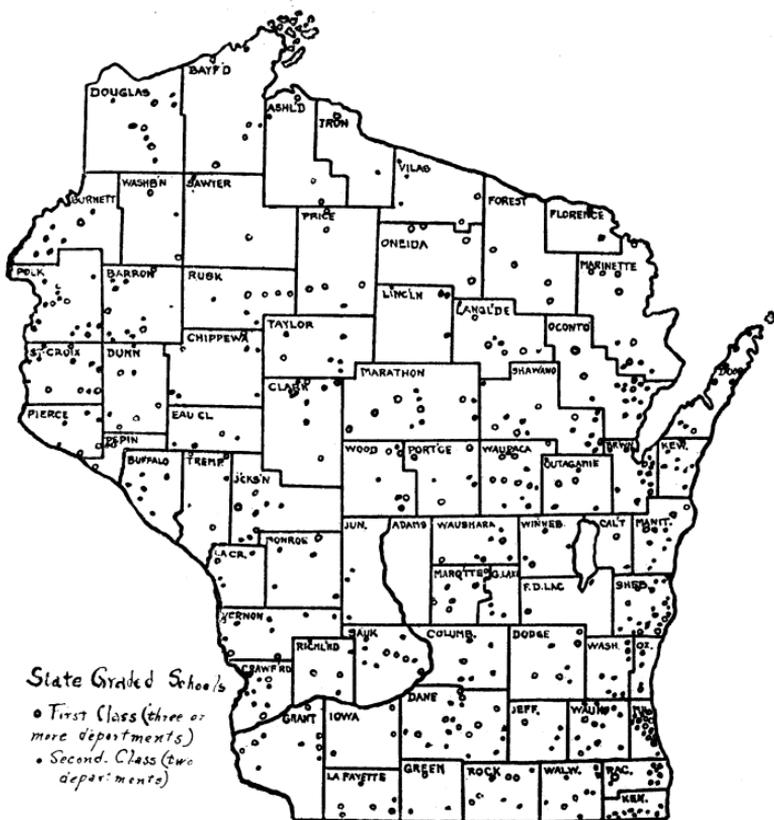
Total number in state, 6,581



**SCHOOL DISTRICTS—SCHOOLHOUSES AND SCHOOL
LIBRARIES, 1913-1914**

Counties—Exclusive of cities under city superintendents

Number of districts in which the schoolhouses are located in this county.....	7,048
Number of departments.....	9,499
Schoolhouses and accommodations—	
Rural schools	6,671
State graded schools.....	541
Grades below high school when in separate buildings.....	93
High school and grades combined.....	219
Used for high school only.....	24
Private or parochial schools.....	526
Number of pupils schoolhouses will accommodate.....	348,230
School Libraries—	
Number of volumes received during the year.....	77,108
Total cost of these volumes.....	\$44,041.46
Number of volumes added by gift or purchased with funds other than town library fund.....	12,817
Amount expended in purchase of library books.....	\$11,615.76
Total number of volumes in the school library.....	1,441,841
Total cost of these books.....	\$756,041.94



The following statistics will give concrete illustrations of the growth of these schools for a period of ten years:

	1903-1904	1913-1914
No. of first class state graded schools.....	143	209
No. of second class state graded schools.....	195	328
Total	338	557
No. of teachers in first class state graded schools.....	545	791
No. of teachers in second class state graded schools.....	390	696
Total	935	1,487
No. of state graded schools in country districts (not in any village)	18	118
No. of state graded school buildings well ventilated.....	Very few, if any	All
No. of state graded schools doing industrial work in any form	Very few	All doing work

All schools are going work in agriculture; 231 doing a high grade of work in agriculture, domestic science and some work in manual training; about 100 others doing some work in all or a part of these subjects.

No. of new buildings erected since the year 1903-1904..... 273
 No. of state graded schools developed into high schools since the year 1903-1904... 47

FINANCIAL RECEIPTS, 1913-1914.

RURAL SCHOOLS

Counties—Exclusive of cities under city superintendents

Total \$5,320,384.67

Total 100%			
1.	28.3%	1. On hand at beginning of year.....	\$1,505,437.78
2.	6.8%	2. Borrowed during year	360,978.67
3.	.3%	3. Received from sale of property.....	13,034.91
4.	15.6%	4. Received from state apportionment.....	828,442.22
5.	15.5%	5. Received from county levy (town tax).....	826,618.18
6.	1%	6. Received as special state aid.....	56,883.47
7.	30.9%	7. Levied locally as district tax.....	1,643,795.36
8.	.2%	8. Received as tuition	10,933.43
9.	.1%	9. Received as rent or sale of textbooks.....	5,351.58
10.	1.3%	10. Received from other sources.....	68,908.07

FINANCIAL RECEIPTS, 1913-1914.

STATE GRADED SCHOOLS, 1913-1914

Counties—Exclusive of cities under city superintendents

Total \$1,805,447.09

Total 100%		Amount
1. 17.8%	1. On hand at beginning of year.....	\$821,719.47
2. 15.6%	2. Borrowed during the year.....	281,053.13
3. .3%	3. Received from sale of property.....	6,663.46
4. 11.3%	4. Received from state apportionment.....	200,345.19
5. 11.5%	5. Received from county tax levy (town tax).....	208,040.78
6. 6.3%	6. Received as special state aid.....	114,574.89
7. 35%	7. Received locally as district taxes.....	633,473.56
8. .7%	8. Received as tuition.....	13,441.11
9. .2%	9. Rent or sale of textbooks.....	3,199.96
10. 1.3%	10. Received from other sources.....	22,935.54

FINANCIAL RECEIPTS, 1913-1914.

FREE HIGH SCHOOLS AND GRADES BELOW, 1913-1914

Counties—Exclusive of cities under city superintendents

Total \$2,781,407.65

Total 100%			
1. 14%	_____	1. On hand at beginning of year.....	\$389,854.59
2. 15.4%	_____	2. Borrowed during the year.....	429,348.63
3. 4.9%	_____	3. Received from sale of property.....	134,853.23
4. 7.3%	_____	4. Received from state apportionment.....	202,027.60
5. 7.2%	_____	5. Received from county tax levy (village or city tax).....	200,475.27
6. 4%	_____	6. Received from special state aid.....	111,347.34
7. 42.1%	_____	7. Raised locally as district tax.....	1,170,917.29
8. 3.3%	_____	8. Received as tuition.....	91,549.54
9. .5%	_____	9. Received as rent or sale of textbooks.....	12,695.28
10. 1.3%	_____	10. Received from other sources.....	35,068.06

FINANCIAL RECEIPTS, 1913-1914.

TOWNS AND UNION HIGH SCHOOLS, 1913-1914

Counties—Exclusive of cities under city superintendents

Total \$279,500.86

Total 100%		
1. 10.5%	1. On hand June 30, 1913.....	\$29,276.11
2. 23.7%	2. Borrowed	66,170.66
3. 19.7%	3. Received as special state aid.....	55,040.41
4. 38.1%	4. Raised as local taxes.....	106,491.22
5. 2.7%	5. Received as tuition	7,434.11
6. .2%	6. Received as rent or sale of books.....	665.54
7. 5.1%	7. Received from other sources.....	14,403.01

FINANCIAL RECEIPTS, 1913-1914.

ALL SCHOOLS IN COUNTIES UNDER COUNTY SUPERINTENDENTS, 1913-1914

Total\$10,186,740.27

Total 100%			
1.	22.1%	1. On hand June 30, 1913.....	\$2,246,287.95
2.	12.5%	2. Borrowed during year.....	1,268,119.58
3.	.2%	3. Received from sale of property.....	23,502.91
4.	12.3%	4. Received from state apportionment.....	1,247,379.30
5.	12.2%	5. Received from county tax levy.....	1,240,358.33
6.	3.1%	6. Received from special state aid.....	316,067.72
7.	34.9%	7. Raised locally as district taxes.....	3,554,673.43
8.	1.2%	8. Raised as tuition	123,358.19
9.	.2%	9. Received from rent or sale of textbooks.....	21,738.43
10.	1.3%	10. Received from other sources.....	145,259.43

SCHOOL EXPENDITURES, 1913-1914.

RURAL SCHOOLS, 1913-1914

Counties—Exclusive of cities under city superintendents

Total \$3,763,064.58

Total 100%		\$
1. 8.3%	1. For land and buildings.....	\$312,296.56
2. 63.1%	2. For teachers' wages.....	2,374,096.12
3. 5.2%	3. For payment of loans and interest....	195,583.29
4. 2.2%	4. For equipment	82,397.47
5. 3.1%	5. For services of school officers.....	115,347.58
6. 2.2%	6. For textbooks and supplies.....	82,239.04
7. 1.7%	7. For janitor services and supplies.....	66,154.05
8. 4.7%	8. For fuel and light.....	178,954.07
9. 4%	9. For repairs	152,678.66
10. .7%	10. For insurance	23,109.12
11. .8%	11. For transportation	30,890.86
12. .7%	12. For tuition to other districts.....	23,730.83
13. 3.3%	13. For other purposes.....	125,586.93

SCHOOL EXPENDITURES, 1913-1914.

STATE GRADED SCHOOLS, 1913-1914

Counties—Exclusive of cities under city superintendents

Total \$1,474,699.17

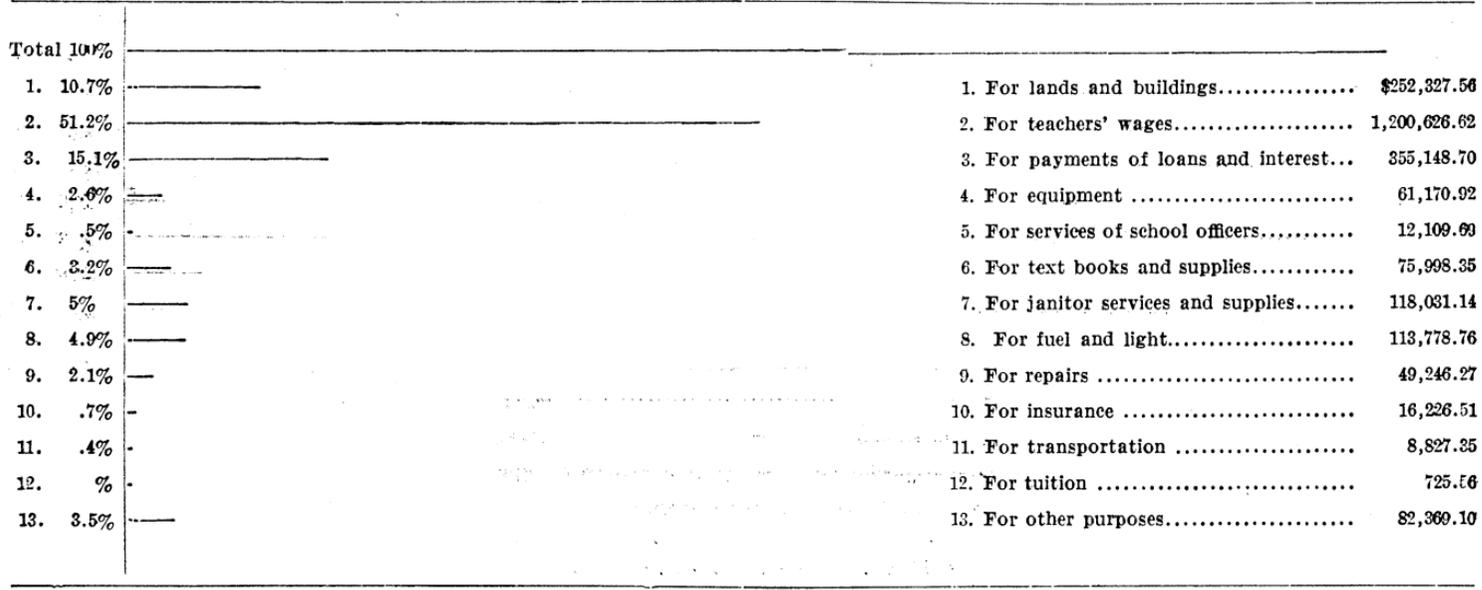
Total 100%		
1. 12.3%		1. For land and buildings..... \$183,680.55
2. 51.5%		2. For teachers' wages..... 759,969.17
3. 9.6%		3. For payments of loans and interest... 140,705.37
4. 3.2%		4. For equipment 46,674.54
5. 1.2%		5. For services of school officers..... 17,398.68
6. 2.8%		6. For textbooks and supplies..... 40,329.62
7. 4.6%		7. For janitor service and supplies..... 68,429.92
8. 4.9%		8. For fuel and light..... 71,263.18
9. 4.2%		9. For repairs 62,750.38
10. .8%		10. For insurance 11,673.49
11. 1.2%		11. For transportation 17,916.44
12. .2%		12. For tuition to other districts..... 2,900.53
13. 3.5%		13. For other purposes 51,005.30

SCHOOL EXPENDITURES, 1913-1914.

FREE HIGH SCHOOLS AND GRADES BELOW HIGH SCHOOL, 1913-1914

Counties—Exclusive of cities under city superintendents

Total \$2,346,586.53



SCHOOL EXPENDITURES, 1913-1914.

TOWNS AND UNION HIGH SCHOOLS, 1913-1914

Counties—Exclusive of cities under city superintendents

Total \$218,229.74

Total 100%			
1. 6.7%	1. For lands and buildings.....	\$14,646.05	
2. 53.6%	2. For teachers' wages	116,826.53	
3. 18.4%	3. For payment of loans and interest....	40,035.70	
4. 3.9%	4. For equipment	8,498.67	
5. .8%	5. For services of school officers.....	1,848.65	
6. 3.1%	6. For textbooks and supplies.....	6,803.46	
7. 4.6%	7. For janitor services and supplies.....	10,035.69	
8. 3%	8. For fuel and light.....	6,654.94	
9. 1.9%	9. For repairs	4,188.21	
10. .4%	10. For insurance	878.86	
11. 3.6%	11. For other purposes	7,812.98	

SCHOOL EXPENDITURES, 1913-1914.

ALL SCHOOLS IN COUNTIES UNDER COUNTY SUPERINTENDENTS, 1913-1914

Total \$7,802,580.02

Total 100%			
1.	9.8%	1. For lands and buildings.....	\$762,950.72
2.	57.1%	2. For teachers' wages.....	4,451,518.44
3.	9.4%	3. For payment of loans and interest....	731,473.06
4.	2.5%	4. For equipment	198,741.00
5.	1.9%	5. For services of school officers.....	146,704.60
6.	2.6%	6. For textbooks and supplies.....	205,370.47
7.	3.4%	7. For janitor service and supplies.....	262,650.80
8.	4.7%	8. For fuel and light.....	370,650.95
9.	3.4%	9. For repairs	268,865.52
10.	.7%	10. For insurance	51,887.98
11.	.8%	11. For transportation	58,697.72
12.	.3%	12. For tuition	27,362.57
13.	3.4%	13. For other purposes.....	265,705.59

SCHOOL CENSUS AND PUBLIC SCHOOL ENROLLMENT ACCORDING TO THE DIFFERENT AGES.

CITIES UNDER CITY SUPERINTENDENTS, 1913-1914

Age	Total census	Number enrolled	Per cent
4 years	24,019	9,276	38.6%
5 "	22,606	14,251	63.0%
6 "	23,013	16,034	69.6%
7 "	20,956	15,088	72.0%
8 "	20,373	14,083	69.1%
9 "	19,804	13,619	68.8%
10 "	20,071	13,066	65.1%
11 "	19,142	12,295	64.2%
12 "	19,196	12,344	64.3%
13 "	18,396	13,194	71.7%
14 "	18,938	12,527	66.1%
15 "	18,367	9,074	49.4%
16 "	19,495	6,713	34.4%
17 "	19,772	4,544	22.9%
18 "	19,989	2,401	12.0%
19 "	21,127	843	3.9%

PROMOTION OF PUPILS IN DAY SCHOOLS AND TIME SPENT IN GRADES.

Cities under City Superintendents, 1913-1914.

Grades	No. enrolled	Promoted at end of or during year	Not promoted No. of whom		Time spent in the same grade or in work of two semesters				
			Completed year	Drop'd before end of year	No. who at the end of the school year had remained				
					1 half year	*2 half years	3 half years	4 half years	More than 4 half years
Ungraded	5,835	3,956	1,205	607	936	2,202	315	396	19
I	23,724	18,030	3,148	2,544	1,000	13,736	1,609	1,172	52
II	18,506	15,845	1,212	1,538	528	12,683	773	507	25
III	17,781	15,171	1,313	1,423	530	12,023	761	500	16
IV	17,069	14,344	1,462	1,321	410	11,252	867	521	8
V	16,233	13,382	1,444	1,419	396	10,616	782	452	18
VI	14,630	12,244	1,225	1,240	483	9,996	635	352	7
VII	12,706	10,467	1,139	1,208	268	8,484	573	270	3
VIII	10,996	9,498	710	797	203	8,007	382	124	.....
Total	137,480	112,937	12,858	12,097	4,754	88,999	6,697	4,294	143

* Normal time.

*DAYS OF ATTENDANCE IN DAY SCHOOLS.

Cities under City Superintendents, 1913-1914.

No. who attended	Public Schools.					Both public and parochial schools		Private or parochial schools	
	Kin-der-garten	Ele-ment-ary schools	High	Total 4 years and less than 20	7 years and less than 14	Total 4-20 years	7 years and less than 14	Total 4-20 years	7 years and less than 14
180 days or over...	1,237	27,684	7,705	36,223	22,061	7,441	4,963	8,921	6,352
160 to 179 days...	2,649	30,687	8,360	43,551	23,882	6,776	3,852	6,297	4,369
140 to 159 days...	1,782	7,607	917	10,847	5,207	2,262	1,223	2,088	1,569
120 to 139 days...	1,110	3,306	493	5,064	2,171	973	541	883	549
100 to 119 days...	787	2,034	400	3,288	1,288	626	331	629	377
80 to 99 days...	757	1,643	707	3,190	950	487	214	320	200
60 to 79 days...	692	1,336	383	2,465	789	413	172	236	147
40 to 59 days...	1,100	1,442	285	2,898	868	406	178	267	186
20 to 39 days...	1,074	1,445	290	2,921	874	390	185	174	104
19 days or less...	584	1,195	240	2,040	478	247	112	98	56
Total No. of pupils.....	11,978	78,586	20,014	112,244	58,854	24,375	12,847	22,234	17,843

* La Crosse and Milwaukee not included.

*COMPULSORY ATTENDANCE DATA FOR CITIES UNDER **CITY SUPERINTENDENTS, 1913-1914.

Total number 7 years and less than 14 years..... 84,639

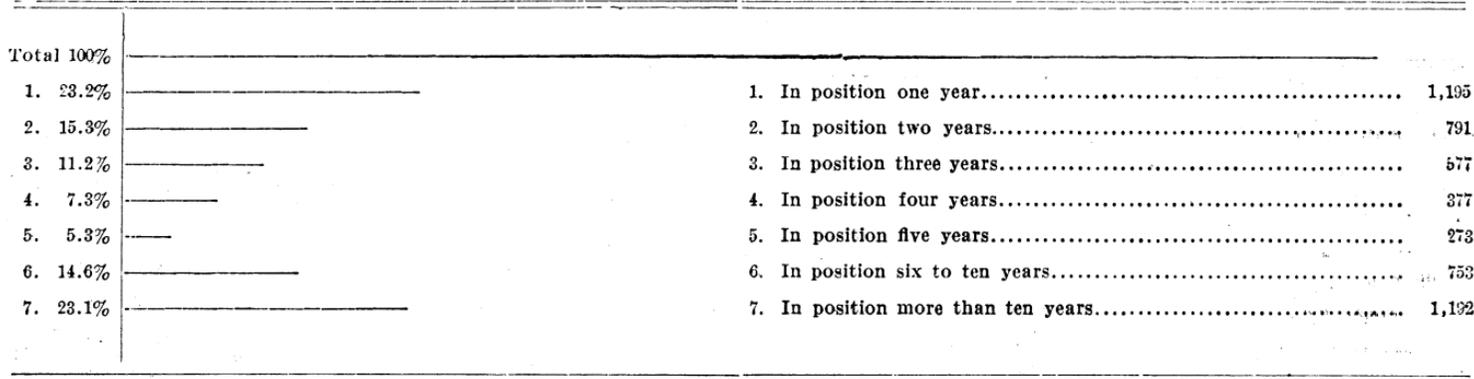
Total 100%		
1. 54.3%		1. Attended public schools 160 days or more..... 45,943
2. 12.7%		2. Attended private or parochial schools 160 days or more 10,721
3. 10.4%		3. Attended both public and parochial schools 160 days or more..... 8,815
4. 77.4%		4. Total complying with the law 65,479

* La Crosse and Milwaukee not included.

** Data for private or parochial schools incomplete.

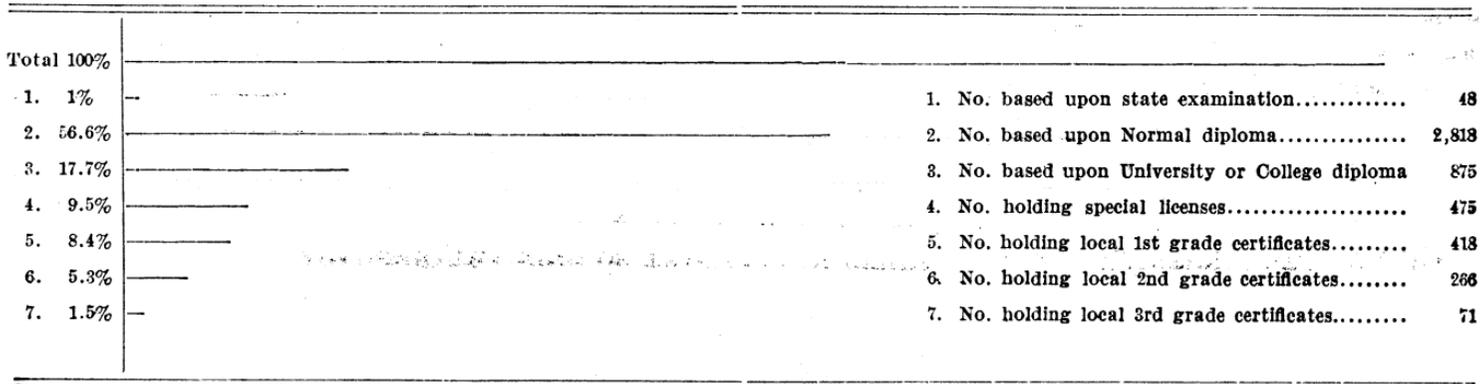
CONTINUOUS SERVICE OF TEACHERS IN CITIES UNDER CITY SUPERINTENDENTS, 1913-14.

Total number of teachers..... 5,158



Certificates Held by Teachers

Total number of teachers..... 4,971



ACADEMIC TRAINING OF TEACHERS IN CITIES UNDER SUPERINTENDENTS, 1913-1914.

Number of teachers..... 5,123

Total 100%		
1.	54%	1. Graduates of Normal Schools. Full course..... 2,765
2.	3.4%	2. Attended but not graduated from N. S. Full course 176
3.	3.2%	3. Graduates of Normal Schools. Elementary course.. 165
4.	1%	4. Attended but not grad. from N. S. Element. course 55
5.	17.9%	5. Graduates of University or College..... 918
6.	1.7%	6. Attended but not graduated from Univ. or College.. 90
7.	4.8%	7. Graduates of Technical schools..... 245
8.	.5%	8. Attended but not graduated from Tech. schools.... 27
9.	1%	9. Graduates of County Training schools..... 50
10.	.04%	10. Attended but not grad. from Co. Training schools.. 2
11.	1.8%	11. Graduates of High Schools with Training course.... 96
12.	.1%	12. Att. but not grad. from H. S. with Train. course.. 6
13.	9.7%	13. Graduates of High Schools without Training course 499
14.	.5%	14. Att. but not grad. from H. S. without Tr. course.. 29

SALARIES OF TEACHERS CLASSIFIED.

Exclusive of superintendents and principals devoting more than half their time to administration

ELEMENTARY SCHOOLS, 1913-1914

Men

Number of teachers 123

Total 100%	1. 8.9%	2.	3. 2.4%	4. 4.1%	5. 2.4%	6. .8%	7. 3.2%	8. 7.3%	9. 6.5%	10. 10.7%	11. 12.2%	12. 10.7%	13. 2.4%	14. 8.1%	15. 3.2%	16. 3.2%	17. .8%	18. 1.6%	19. 11.4%																			
	1. Received less than \$40 per month.....	11	2. Received \$40 and less than \$45 per month.....	0	3. Received 45 and less than 50 per month.....	3	4. Received 50 and less than 55 per month.....	5	5. Received 55 and less than 60 per month.....	3	6. Received 60 and less than 65 per month.....	1	7. Received 65 and less than 70 per month.....	4	8. Received 70 and less than 75 per month.....	9	9. Received 75 and less than 80 per month.....	8	10. Received 80 and less than 85 per month.....	13	11. Received 85 and less than 90 per month.....	15	12. Received 90 and less than 95 per month.....	13	13. Received 95 and less than 100 per month.....	3	14. Received 100 and less than 105 per month.....	10	15. Received 105 and less than 110 per month.....	4	16. Received 110 and less than 115 per month.....	4	17. Received 115 and less than 120 per month.....	1	18. Received 120 and less than 125 per month.....	2	19. Received 125 and over.....	14

ELEMENTARY SCHOOLS, 1913-1914

Women

Number of teachers 3,733

Total 100%			
1. 1.7%	—	1. Received less than \$40 per month.....	62
2. .6%	—	2. Received \$40 and less than \$45 per month.....	21
3. 4.6%	—	3. Received 45 and less than 50 per month.....	171
4. 15.4%	—	4. Received 50 and less than 55 per month.....	574
5. 17.7%	—	5. Received 55 and less than 60 per month.....	663
6. 16%	—	6. Received 60 and less than 65 per month.....	597
7. 11.3%	—	7. Received 65 and less than 70 per month.....	421
8. 8.6%	—	8. Received 70 and less than 75 per month.....	322
9. 5.9%	—	9. Received 75 and less than 80 per month.....	219
10. 12.2%	—	10. Received 80 and less than 85 per month.....	455
11. 2.4%	—	11. Received 85 and less than 90 per month.....	88
12. 2.7%	—	12. Received 90 and less than 95 per month.....	103
13. .2%	—	13. Received 95 and less than 100 per month.....	10
14. .3%	—	14. Received 100 and less than 105 per month.....	13
15. .08%	—	15. Received 105 and less than 110 per month.....	3
16. .03%	—	16. Received 110 and less than 115 per month.....	1
17. .03%	—	17. Received 115 and less than 120 per month.....	1
18. .08%	—	18. Received 120 and less than 125 per month.....	3
19. .16%	—	19. Received 125 and over.....	6

HIGH SCHOOLS, 1913-1914

Men

Number of teachers 352

Total 100%			
1.	1.4%	1. Received less than \$40 per month.....	5
2.		2. Received \$40 and less than \$45 per month.....	..
3.		3. Received 45 and less than 50 per month.....	..
4.		4. Received 50 and less than 55 per month.....	..
5.		5. Received 55 and less than 60 per month.....	..
6.	.6%	6. Received 60 and less than 65 per month.....	2
7.	.8%	7. Received 65 and less than 70 per month.....	3
8.	1.1%	8. Received 70 and less than 75 per month.....	4
9.	2.3%	9. Received 75 and less than 80 per month.....	8
10.	5.4%	10. Received 80 and less than 85 per month.....	19
11.	6%	11. Received 85 and less than 90 per month.....	21
12.	10.9%	12. Received 90 and less than 95 per month.....	38
13.	6.5%	13. Received 95 and less than 100 per month.....	23
14.	9.4%	14. Received 100 and less than 105 per month.....	33
15.	6.2%	15. Received 105 and less than 110 per month.....	22
16.	9.9%	16. Received 110 and less than 115 per month.....	35
17.	6.5%	17. Received 115 and less than 120 per month.....	23
18.	5.4%	18. Received 120 and less than 125 per month.....	19
19.	27.6%	19. Received 125 and over.....	97

STATISTICS, 1913-1914.

HIGH SCHOOLS, 1913-1914

Women

Number of teachers 798

Total 100%			
1.	.5%	1. Received less than \$40 per month.....	5
2.	.1%	2. Received \$40 and less than \$45 per month.....	1
3.	.1%	3. Received 45 and less than 50 per month.....	1
4.	.3%	4. Received 50 and less than 55 per month.....	2
5.	.3%	5. Received 55 and less than 60 per month.....	2
6.	2.6%	6. Received 60 and less than 65 per month.....	21
7.	5.2%	7. Received 65 and less than 70 per month.....	41
8.	12.3%	8. Received 70 and less than 75 per month.....	98
9.	14.6%	9. Received 75 and less than 80 per month.....	116
10.	16%	10. Received 80 and less than 85 per month.....	126
11.	13%	11. Received 85 and less than 90 per month.....	104
12.	14.9%	12. Received 90 and less than 95 per month.....	119
13.	4.5%	13. Received 95 and less than 100 per month.....	36
14.	4.9%	14. Received 100 and less than 105 per month.....	39
15.	2.3%	15. Received 105 and less than 110 per month.....	18
16.	1.9%	16. Received 110 and less than 115 per month.....	15
17.	3.5%	17. Received 115 and less than 120 per month.....	28
18.	.8%	18. Received 120 and less than 125 per month.....	7
19.	2.1%	19. Received 125 and over.....	17

GENERAL STATISTICS.

CITIES UNDER CITY SUPERINTENDENTS.

1913-1914.

1	Number of supervisors of grades and special subjects devoting more than half their time to supervision.....	104
2	Number of supervising principals devoting more than half their time to room teaching.....	131
3	Number of supervising principals devoting more than half their time to administration and supervision.....	180
4	Number of teachers the last day of school other than principals and special teachers.....	4,566
5	Number of superintendents.....	78
6	Number of associates or assistant superintendents.....	14
7	Number of special teachers.....	202
8	Total number of men employed in professional work in public schools (superintendents, principals, supervisors, and teachers).....	635
9	Total number of women employed in professional work in public schools.....	4,623
10	Number of librarians and their assistants.....	38
11	Number of school physicians.....	24
12	Number of school nurses.....	18
13	Number of truant officers.....	86
14	Total number of buildings.....	470
15	Number of kindergartens.....	274

	Kinder- garten.	Elemen- tary.	High.	
16	Number of teachers the last day of school other than principals and special teachers.....	383	3,216	967
17	Number of pupils registered at beginning of school year..	9,579	121,459	23,714
18	Number of pupils admitted after the opening of the school year (excluding transfers within the city).....	3,788	16,720	1,578
19	Number of pupils leaving during the school year for other public schools in the state.....	570	5,552	154
20	Net enrollment excluding those leaving for other public schools in the state.....	12,797	132,627	25,138
21	Number of pupils discharged before the end of the year on account of:			
	a—obtaining labor permits.....		1,967	483
	b—other causes (not including graduates).....	557	3,654	1,858

	Kindergarten and elementary.	High.
22	Number of nonresident tuition pupils enrolled.....	3,143
23	Number of days attendance by all pupils.....	4,251,947
24	Average daily attendance.....	22,289½
25	Number of days schools were in session during summer.....	144
26	Number of pupils enrolled during summer session.....	362
27	Number of days attendance by all pupils during summer session.....	9,132

28	Total number of classrooms.....	4,532
29	Total seating capacity provided in classrooms.....	173,372
30	Number of assembly rooms.....	293
31	Number of gymnasiums.....	79
32	Total number of pupils schoolhouses will accommodate.....	172,137

GENERAL STATISTICS.

CITIES UNDER SEPARATE CITY SUPERINTENDENTS.

1913-1914.

Textbooks.

	Yes.	No.
Does the district furnish free textbooks in the grades.....	35	37
Does the district furnish free textbooks in the high school.....	28	45
Does the district sell textbooks at cost.....	11	48
Does the district rent textbooks.....	10	51
Are the following subjects taught in the grades by special teachers:		
German	5	68
Other foreign language.....	2	68
Singing	62	12
Drawing	51	21
Manual training	58	17
Domestic science	54	18
Agriculture	2	67

Number children 7 years and less than 14 years residing in city and more than two miles from school.....	12
Number of these children who attended any school.....	12

SCHOOL LIBRARIES.

Number volumes added to library during year.....	11,731
Whole number volumes in libraries.....	168,087
Cost of books now in libraries.....	\$120,315.61
For cities of the fourth class (Township library fund)	
Amount withheld from school fund during year for purchase of library books	\$5,027.09
Amount of such fund expended during the year.....	\$5,342.11
Number of volumes purchased with such fund during the year.....	9,406

FINANCIAL RECEIPTS.

CITY SCHOOLS, 1913-1914

Total receipts.....\$10,075,476.72

Total 100%		
1. 20.6%	1. On hand June 30, 1913.....	\$2,084,117.09
2. 9%	2. Received from state apportionment.....	911,186.58
3. 8.4%	3. Received from county levy.....	843,843.60
4. 42.4%	4. Received from city taxes.....	4,277,183.63
5. .4%	5. Received from free high school aid.....	30,945.81
6. 1.2%	6. Received from special state aid.....	120,439.58
7. .8%	7. Received from tuition and fees.....	82,544.65
8. .2%	8. Received from rent or sale of text books.....	18,987.03
9. 2.6%	9. Received from loans	260,701.59
10. 12.2%	10. Received from sale of bonds.....	1,225,211.86
11. 2.2%	11. Received from other sources.....	220,314.28

Balance on hand June 30, 1914..... \$2,841,247.71

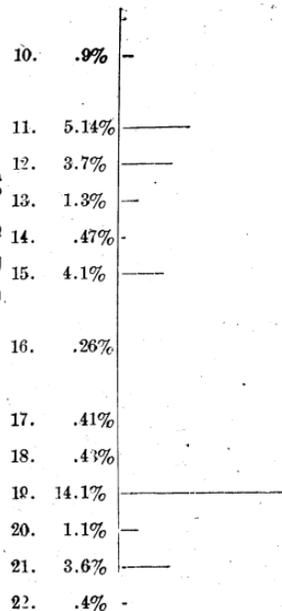
Increase over June 30, 1913..... 757,130.65

FINANCIAL DISBURSEMENTS.

CITY SCHOOLS, 1913-1914

Total disbursements \$7,234,228.98

Total 100%		
1.	3.3%	1. General control \$237,723.41
2.	57.2%	2. Instruction 4,231,934.46
3.	12%	3. Operation of school plants..... 801,773.88
4.	5.5%	4. Maintenance of school plants..... 404,558.32
5.	2%	5. Miscellaneous expenses 134,371.44
6.	20%	6. Outlays: Lands, buildings, interest, etc., 1,423,867.47
Principal Items of Expenditures		
1.	.5%	1. Boards of education and offices of secretaries \$38,806.56
2.	.3%	2. Other general expenses of control..... 22,913.83
3.	2.1%	3. City superintendents of schools..... 154,159.52
4.	1.6%	4. City supervisors 120,835.00
5.	5.1%	5. Principals of city schools..... 359,623.00
6.	4.1%	6. Men teachers 298,956.32
7.	44.5%	7. Women teachers 3,221,816.59
8.	.6%	8. Textbooks 46,043.94
9.	1.1%	9. Stationery and supplies..... 91,357.27



10. Manual training and domestic science material	65,214.20
11. Janitors and other employes.....	372,017.65
12. Fuel	268,434.51
13. Water, light and power.....	96,515.88
14. Insurance	34,245.92
15. Repairs and upkeep of buildings, grounds and equipment	345,080.65
16. Libraries, salaries of librarians, and other library expenses.....	18,961.52
17. Promotion of health.....	29,970.91
18. Pension and retirement fund.....	31,419.03
19. Land—buildings, and new equipment.....	1,021,376.46
20. Redemption of bonds.....	77,423.91
21. Redemption of short time loans.....	263,274.24
22. Payment of interest.....	34,328.53

Madison, Wisconsin, June 30, 1914.

To Honorable C. P. Cary,

State Superintendent of Public Instruction.

The board of trustees of the Teachers' Insurance and Retirement Fund herewith submits its report for the three years ending June 30, 1914. (It has been thought best to include the 1911-'12 report as no previous report has been published.)

The board of trustees wishes to express its gratitude to the teachers, clerks, treasurers and superintendents for their hearty coöperation.

An effort is being made to simplify reports in every way possible consistent with the proper administration of the law.

As the law is becoming better understood there is coming to be a decided change in the attitude of teachers (especially young teachers) toward the compulsory feature.

Many for whom the law was elective and who did not elect to come under its provisions have expressed regret that they did not make application before September 1, 1912, the time provided for in the law.

Many new teachers for whom the law was compulsory, not understanding the law fully and fearing they might not be included, have made application.

The statistics for the first year, fiscal year ending June 30, 1912, are not as complete as we could wish, as the law was new and the reports in many cases quite inaccurate.

Number of teachers for whom the law was elective and who made application to come under the law before September 1, 1912.....	2,168
Number of teachers for whom the law was elective and who did not elect to come under the law	7,000
Number of teachers contributing to the fund during the school year ending June 30, 1913	7,575
Number of teachers contributing to the fund for the year ending June 30, 1914...	9,000
Number becoming annuitants during the year ending June 30, 1913:	
Men	14
Women	59
Number of annuitants returning to school work September, 1913:	
Men	1
Women	3
Number becoming annuitants during the year ending June 30, 1914:	
Men	7
Women	42
Number receiving maximum annuity (\$450):	
Men	4
Women	15
Number receiving minimum annuity (\$312.50):	
Men	2
Women	6
Average of all annuities granted.....	\$368.30
Number of annuitants who retired from city schools.....	70
Number of annuitants who retired from rural schools.....	52
Number of annuitants who did all their teaching in city schools.....	12
Number of annuitants who did all their teaching in rural schools.....	32
Number of refunds granted during the year ending June 30, 1913:	
Men	12
Women	8
Number of refunds granted during the year ending June 30, 1914:	
Men	37
Women	70

FINANCIAL STATEMENT FISCAL YEAR ENDING JUNE 30, 1912.

Receipts.		
State mill tax		\$85,716.50
Expenditures.		
Salaries: Secretary and office force.....	\$1,215.04	
Traveling expense	60.16	
Postage	698.51	
Telephone and telegraph.....	10.90	
Express	20.89	
Printing	624.74	
Total		2,630.24
Balance, July 1, 1912.....		\$63,086.26

FINANCIAL STATEMENT FISCAL YEAR ENDING JUNE 30, 1913.

Balance July 1, 1912.....		\$63,086.26
Receipts.		
State mill tax.....	\$65,658.60	
Assessments from teachers.....	16,540.83	
Annuityants	23,210.94	
Total		105,410.37
		\$168,496.63
Expenditures.		
Salaries: Secretary and office force.....	\$3,553.29	
Traveling expense	74.94	
Office supplies	56.98	
Postage	488.70	
Telephone and telegraph.....	81.25	
Express	15.82	
Printing	1,576.59	
Refunds	55.08	
Annuities	11,193.11	
Total		17,095.76
Balance July 1, 1913.....		\$151,400.87

FINANCIAL STATEMENT FISCAL YEAR ENDING JUNE 30, 1914.

Balance July 1, 1913.....		\$151,400.87
Receipts.		
State mill tax.....	\$64,953.60	
Assessments from teachers.....	42,763.90	
Annuitants	20,719.47	
Interest on investments	4,376.93	
Principal	1,000.00	
Discount on bonds.....	81.00	
		133,894.90
Total		\$285,295.77
Expenditures.		
Salaries: Secretary and office force.....	\$4,741.76	
Traveling expense	49.25	
Office supplies	380.42	
Postage	408.00	
Telephone and telegraph.....	72.65	
Express	1.26	
Printing	410.40	
Refunds	464.04	
Annuities	37,238.55	
Investments:		
1. Principal	223,000.00	
2. Premium	2,805.57	
		269,571.90
Balance July 1, 1914.....		\$15,723.87

Those who made application to come under the law had taught, according to the statement made in the application (including not to exceed seven years in "other states or other schools") the following number of years:

Number teachers	Years taught	Number teachers	Years taught	Number teachers	Years taught
3	1	96	16	15	31
23	2	89	17	15	32
29	3	82	18	18	33
39	4	75	19	9	34
44	5	78	20	10	35
86	6	66	21	16	36
45	7	66	22	5	37
74	8	58	23	2	38
66	9	45	24	5	39
57	10	61	25	5	40
62	11	50	26	2	41
80	12	34	27	2	42
79	13	31	28	1	43
89	14	14	29	1	47
94	15	35	30	1	50
Total number teachers.....				1,857	
Total number years.....				30,986	
Average				16.7	

311 teachers have not yet filed the formal application, and as their written applications do not show the number of years taught they are not included in the above.

R. E. LOVELAND,
Secretary, Board of Trustees.

GENERAL STATISTICS.

1913-1914.

FREE HIGH SCHOOLS.	Male.	Fe- male.	Total.
Number of teachers employed, including principal.....	630	1,225	1,855
Number of pupils enrolled not over 20 years of age.....	14,116	17,881	32,480
Number of pupils enrolled over 20 years of age.....			256
Total number of pupils enrolled.....			32,736
Average daily attendance.....			28,834
Net enrollment excluding those leaving for other schools....			32,366
Total number entering a high school for first time:			
(a) from city elementary grades.....			6,383
(b) from state graded schools.....			1,067
(c) from rural schools not state graded.....			2,561
(d) from private or parochial schools.....			836
Graduates, 1913-14.....	2,093	2,962	5,045
Number of nonresidents.....			8,566
Average rate of tuition for nonresidents per week.....			\$0.90
Entire amount of tuition for nonresidents for year 1913-1914, either collected or uncollected.....			\$267,915.31
Number of gymnasiums.....			77
Value of new high school buildings erected in 1913-1914.....			\$336,500.00
Total wages of janitors.....			160,348.00
Total expended for high school instruction.....			1,272,390.45
High school districts furnishing textbooks.....			114
High school districts selling textbooks.....			45
High school districts renting textbooks.....			22

FREE HIGH SCHOOLS.

1913-1914.

GENERAL EQUIPMENT.

Value of general equipment including physical apparatus, maps, charts, globes, microscopes, etc.....	\$284,827.50
Amount expended for repairs during 1913-14.....	30,984.94

LIBRARY.

Total number of volumes excluding textbooks, public documents and books used exclusively for grades.....	281,373
Number of volumes added during year 1913-14.....	20,104
Total expenditure for new books added in 1913-14.....	\$19,763.75
Total expenditure for rebinding and repair of books for year 1913-14.....	700.52

GENERAL STATISTICS.

INDEPENDENT HIGH SCHOOLS.

1913-1914.

	Male.	Female.	Total.
Number of teachers employed, including principal.....	133	273	406
Number of pupils enrolled not over 20 years of age.....	4,709	4,766	9,475
Number of pupils enrolled over 20 years of age.....			95
Total number of pupils enrolled.....			9,570
Number of days school was actually in session (excluding holidays).....			190
Average daily attendance.....			7,434
Graduates 1913-14.....	587	603	1,190
Number of nonresidents.....			400
Entire amount of tuition for nonresidents for year 1913-14, either collected or uncollected.....			\$11,085.90

FREE HIGH SCHOOLS.

1913-1914.

AGES AND DISTRIBUTION OF PUPILS.

	Under 11 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs.	20 yrs. and over	Total
Special students				6	5	27	42	64	64	46	51	305
Grade IX	1	14	196	1,401	3,735	3,530	1,783	544	144	30	10	11,388
Grade X			7	141	1,059	2,744	2,694	1,217	378	83	26	8,349
Grade XI				3	128	916	2,329	2,083	923	247	50	6,670
Grade XII					8	94	718	1,930	1,684	691	226	5,351
Total.....	1	14	203	1,551	4,935	7,311	7,566	5,838	3,193	1,097	363	32,072

AGES AND DISTRIBUTION OF PUPILS IN INDEPENDENT HIGH SCHOOLS.

	Under 11 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs.	20 yrs. and over	Total
Special students				2		3	4	5	20	8	21	63
Grade IX	1	46	530	1,372	1,085	547	171	45	10	6	3,813	
Grade X		3	37	349	831	693	397	110	24	15	2,459	
Grade XI			1	21	223	617	531	249	87	6	1,735	
Grade XII				1	22	161	506	475	245	74	1,484	
Total	1	49	570	1,743	2,164	2,022	1,610	899	374	122	9,554	
Grand total..	1	15	252	2,121	6,678	9,475	9,588	7,448	4,092	1,471	485	41,622

QUALIFICATIONS OF TEACHERS OF FREE HIGH SCHOOLS, 1913-1914.

Total number 1,821

Total 100%			Total
1. 26.2%	1. Graduates of University of Wisconsin.....		477
2. 30.3%	2. Graduates of Wisconsin Normal Schools. Full course.....		551
3. .6%	3. Graduates of Wisconsin Normal Schools. Elementary course.....		11
4. 17.7%	4. Graduates of colleges in Wisconsin.....		323
5. 6.1%	5. Graduates of universities outside of Wisconsin.....		111
6. 5.8%	6. Graduates of colleges outside of Wisconsin.....		106
7. 1.6%	7. Graduates of normal schools outside of Wisconsin.....		30
8. 5.2%	8. Graduates of Stout Institute.....		94
9. 3.2%	9. Graduates of other technical schools.....		59
10. 1.2%	10. State certificates by examination.....		22
11. 2.1%	11. Licenses not included in foregoing.....		38

EXPERIENCE OF TEACHERS OF FREE HIGH SCHOOLS 1913-1914.

(a) Experience in schools reporting

Total 100%		
1. 43.8%	1. Number in this high school 1 year.....	784
2. 24%	2. Number in this high school 2 years.....	430
3. 12.2%	3. Number in this high school 3 years.....	218
4. 5.6%	4. Number in this high school 4 years.....	100
5. 3.2%	5. Number in this high school 5 years.....	57
6. 11.2%	6. Number in this high school over 5 years.....	201

(b) Total experience

Total number reported..... 1,544.

Total 100%		
1. 19%	1. Number having had 1 year's experience.....	294
2. 16.4%	2. Number having had 2 years' experience.....	253
3. 14.3%	3. Number having had 3 years' experience.....	221
4. 9.6%	4. Number having had 4 years' experience.....	148
5. 6.3%	5. Number having had 5 years' experience.....	97
6. 34.4%	6. Number having had over 5 years' experience.....	531

PARTIAL LIST OF SUBJECTS TAUGHT IN FREE HIGH SCHOOLS.
1913-1914.

Subjects	Enrolled		Dropped		Failed		Promoted	
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls
First year English.....	5,134	5,883	732	547	770	440	3,622	4,896
Second year English.....	3,471	4,551	470	347	423	272	2,591	3,931
Algebra	5,232	6,061	825	611	1,047	876	3,360	4,574
Plane Geometry	2,832	3,739	374	306	331	446	2,127	2,897
Physical Geography	2,992	3,514	398	253	269	304	2,325	2,952
American History	2,227	2,992	134	116	77	66	2,016	2,810
Ancient History	3,244	4,330	407	407	397	396	2,440	3,527
First year German.....	1,602	2,389	252	190	163	158	1,187	2,041
Second year German.....	1,157	1,893	61	79	36	46	1,060	1,768
First year Latin.....	545	746	76	71	84	82	385	643
Second year Latin.....	364	585	43	41	28	32	295	512
Bookkeeping	1,067	2,158	247	199	165	140	1,555	1,819
Typewriting	1,200	1,380	180	148	85	52	935	1,180
Shorthand	1,076	1,277	159	111	103	70	814	1,096

*PARTIAL LIST OF SUBJECTS TAUGHT IN INDEPENDENT HIGH
SCHOOLS, 1913-1914.

Subjects	Enrolled		Dropped		Failed		Promoted	
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls
First year English.....	1,440	1,216	198	133	185	92	1,057	991
Second year English.....	923	1,019	112	78	94	64	720	877
Algebra	1,195	1,054	208	120	207	129	780	805
Plane Geometry	827	829	98	66	131	91	598	672
Physical Geography	382	300	43	27	38	29	301	244
American History	399	451	33	23	17	23	349	405
Ancient History	506	559	61	44	82	59	363	456
First year German.....	739	681	122	74	126	70	491	537
Second year German.....	365	421	30	24	49	25	286	372
First year Latin.....	292	260	44	27	48	25	200	208
Second year Latin.....	152	179	16	7	22	8	114	164
Bookkeeping	452	427	79	53	48	34	325	340
Typewriting	291	474	40	46	14	18	237	410
Shorthand	281	407	42	40	20	30	219	397

* Report of three schools not available.

SUMMARY OF EXPENSES OF DAY SCHOOLS FOR THE DEAF,
1913-1914.

Teachers' salaries	\$59,460.48
Board and transportation.....	11,359.24
Books and stationery.....	238.95
Fuel	1,244.23
Janitors' salaries	1,975.85
Room rent	1,038.00
Apparatus	220.98
Supplies and furniture.....	814.02
Miscellaneous	1,308.11
Total.....	\$77,659.86

ENROLLMENT AND EDUCATIONAL STATISTICS OF DAY
SCHOOLS FOR THE DEAF, 1913-1914.

Total enrollment	461
Number of hearing pupils having defective speech.....	100
Number of congenitally deaf.....	139
Number of totally deaf.....	197
Number who read lips readily.....	321
Number who read books readily.....	280
Number taught speech	417
Number who take manual training.....	194
Number who take cooking.....	32
Number who take sewing.....	135

SUMMARY OF STATISTICS OF THE DAY SCHOOLS FOR THE
BLIND, 1913-1914.

Total enrollment	72
Number congenitally blind.....	21
Number totally blind.....	24
Number boarding pupils.....	3
Number given vocal lessons.....	10
Musical instruments taught: Piano and violin.	
Kinds of handwork taught: Basketry, bead-work, knitting, massage, raffia-work, rug-weaving, salesmanship, sewing, tuning, typewriting.	
Number of teachers	7
Total cost	\$10,209.88

COUNTY TRAINING SCHOOLS FOR TEACHERS, 1913-1914.

Location.	Date of organization.	No. teachers.		No. pupils enrolled.			No. graduates for year ending June 30, 1914.		No. persons enrolled who have previously taught.		No. nonresident pupils enrolled.		Salary of principal.	Total salary of assistants.	Total amount expended for support of schools.
		Men.	Women.	Boys.	Girls.	Total.	Boys.	Girls.	Boys.	Girls.	Boys.	Girls.			
Totals		29	54	146	1,214	1,400	39	536	2	49	16	152	\$50,862.00	\$56,577.75	\$151,314.62
Algoma	1907	1	2	21	29	50	6	13		1	1	2	\$1,800.00	\$2,400.00	\$12,268.10
Alma	1903	1	2	8	41	49	3	16		1		3	1,800.00	2,150.00	5,689.46
Antigo	1905	1	1		42	42		18		2		2	1,700.00	1,300.00	3,639.03
Berlin	1908	2	1	9	46	55	1	18	1	3	3	18	2,200.00	2,460.00	5,968.20
Columbus	1907	1	3		51	51		28		1		6	2,000.00	3,000.00	7,210.64
Eau Claire	1905	1	2	4	69	73	1	25			2	28	1,795.00	2,200.00	5,140.90
Gays Mills	1907	1	1	3	31	34	2	12		1		2	1,800.00	850.00	3,124.58
Grand Rapids	1903	1	2	10	80	90	1	28		4	4	13	2,100.00	2,050.00	6,941.08
Janesville	1911	1	2		30	30		13		2		1	1,800.00	2,974.00	4,523.96
Ladysmith	1906	1	2	10	34	44	2	20				4	1,782.00	1,791.25	4,993.50
Manitowoc	1901	1	2	10	32	42	2	13		1		1	2,000.00	1,750.00	4,815.54
Marinette	1905	1	2	6	56	62	2	29			3	10	2,000.00	2,225.00	6,112.49
Medford	1911	1	1	1	38	39	1	19				2	1,955.00	1,945.00	5,116.66
Menomonie	1899	1	3	4	74	78	1	27				8	2,200.00	3,050.00	7,904.97
Merrill	1906	1	2		34	34		21		10		1	1,780.00	2,100.00	5,821.28
Monroe	1909	1	3		42	42		19		1		8	1,800.00	2,300.00	5,446.01
New London	1904	1	2	2	43	45	1	14				6	1,700.00	2,000.00	4,612.16
Phillips	1908	1	1			40		14					1,800.00	1,331.25	4,211.07
Reedsburg	1905	1	2	2	41	43		19			1	12	2,070.00	2,775.00	7,697.49
Rhineland	1909	1	1	12	40	52		11		10		1	1,800.00	1,150.00	4,073.37
Rice Lake	1906	1	2	4	64	68	1	27		2	1	9	1,850.00	1,627.50	4,711.49
Richland Center	1902	1	5	15	48	63	4	27	1			2	1,870.00	2,150.00	6,511.71
St. Croix Falls	1905	1	2	3	46	49	1	17			1	1	1,600.00	1,393.75	5,198.62
South Kaukauna	1912	1	2	5	37	42	1	18		4		10	1,940.00	1,870.00	5,262.02
Viroqua	1907	2	2	6	54	60	4	20					2,070.00	1,675.00	4,702.38
Wausau	1899	1	3	10	75	85	4	36					2,000.00	5,060.00	6,151.32
Wautoma	1908	1	1	1	37	38	1	14		3		2	1,650.00	1,000.00	3,466.59

COUNTY SCHOOLS OF AGRICULTURE AND DOMESTIC SCIENCE, 1913-1914.

Totals		26.	17	330	208	538	36	53	1	.....	51	35	\$14,665.01	\$42,865.28	\$126,696.68
Onalaska	1908	3	4	36	19	55	13	9	.....	.....	15	8	\$1,720.27	\$5,581.07	\$14,540.09
Marinette	1905	2	1	11	22	33	.....	11	.....	.....	1	3	2,025.00	2,983.28	8,431.62
Menomonie	1903	4	2	32	19	51	.....	1	1	.....	6	4	3,000.00	4,434.00	11,289.99
Rochester	1912	4	2	55	34	89	10	20	.....	.....	7	10	2,000.00	3,927.50	10,102.48
Wausau	1902	2	1	34	30	64	5	5	.....	.....	5	.....	2,000.00	2,050.00	8,599.06
Wausau	1912	9	5	138	68	206	5	3	.....	.....	13	7	2,319.74	20,942.86	65,030.27
Winneconne	1907	2	2	24	16	40	3	4	.....	.....	4	3	1,600.00	2,946.57	10,708.17

COLLEGES, ACADEMIES AND SEMINARIES, 1913-1914.

Corporate Name.	Location.	When founded.	Religious Denomination.	President or Principal.	Students during the year.			Whole No. of graduates.			Graduates this year.			No. of instructors.		
					Men.	Women.	Total.	Men.	Women.	Total.	Men.	Women.	Total.	Men.	Women.	Total.
Totals.....					2,906	2,336	5,242	2,659	711	7,329	357	392	749	401	165	566
Beloit College.....	Beloit.....	1846	Non-sectarian.....	Edward Dwight Eaton	246	149	395	873	329	1,202	27	35	62	37	4	41
Carroll College.....	Waukesha.....	1846	Presbyterian.....	Wilbur Oscar Carrier.	139	111	250	96	64	160	27	14	41	11	9	20
Christ an End'vor Acad.	Endeavor.....	1901	Congregational.....	Rev. W. M. Ellis.....	30	35	65	55	49	104	4	6	10	2	4	6
Concordia College.....	Milwaukee.....	1881	Lutheran.....	M. J. F. Albrecht.....	241	.....	241	798	.....	798	20	.....	20	9	.....	9
Grafton College.....	Fond du Lac..	1886	Episcopal.....	Rev. B. T. Rogers, D.D.	.....	77	77	.....	162	162	.....	9	9	3	12	15
Lawrence Coll. of Wis..	Appleton.....	1847	Methodist.....	Samuel Plantz.....	255	376	631	.....	.....	1,095	26	31	57	36	8	44
Marquette University..	Milwaukee.....	1864	Catholic.....	Rev. J. Grimmelsman.	1,230	440	1,670	.....	.....	2,062	170	5	175	225	15	240
Milton College, The....	Milton.....	1867	Seventh-day Baptist	Rev. Wm. C. Daland..	27	30	57	237	168	405	7	2	9	8	3	11
Milton College Acad....	Milton.....	1848	Seventh-day Baptist	Rev. Wm. C. Daland..	15	11	26	.....	.....	.....	4	3	7	2	1	3
Milwaukee-Downer Col.	Milwaukee.....	.....	Non-sectarian.....	Ellen C. Sabin.....	.....	376	376	.....	476	476	.....	201	201	1	35	36
Milw.-Downer Semin'ry	Milwaukee.....	.....	Non-sectarian.....	Ellen C. Sabin.....	.....	209	209	.....	463	463	.....	35	35	.....	13	13
Mission House, The....	Plymouth R. 29	1862	Reformed Ch'h, U.S.	Rev. E. A. Hofer, D. D	107	8	115	.....	.....	.....	9	.....	9	9	.....	9
Ripon College.....	Ripon.....	1850	Non-sectarian.....	Silas Evans, A. B. B. D., D. D., L. L. D.....	122	100	222	.....	.....	.....	18	16	34	16	8	24
Sacred Heart Academy.	Madison.....	1881	Catholic.....	Mother M. Fidella.....	.....	130	130	.....	.....	.....	.....	9	9	.....	15	15
Saint Clara College....	Sinsinawa.....	1901	Catholic.....	Sister M. Clementine.	.....	68	68	.....	.....	.....	.....	3	3	2	17	19
St. Francis Seminary...	St. Francis....	1856	Catholic.....	Rt. Rev. Jos. Rainer.	275	.....	275	.....	.....	.....	21	.....	21	18	.....	18
St. Lawrence College....	Mt. Calvary...	1861	Roman Catholic.....	Rev. Benedict Mueller	140	.....	140	.....	.....	.....	14	.....	14	13	.....	13
St. Mary's Col. & Acad..	Pr'rie du Chien	1872	Roman Catholic.....	Mother M. Seraphia..	.....	140	140	.....	.....	.....	.....	11	11	1	15	16
Wayland Academy.....	Beaver Dam...	1855	Baptist.....	Edwin P. Brown.....	79	76	155	.....	.....	404	10	12	22	8	6	14

STATISTICS, 1913-1914.

GENERAL SUMMARY.

CENSUS.	1912-13.	1913-14.
Number between 4 and 20 reported in the state:		
Cities: Boys	157,111	162,476
Girls	157,592	162,789
Total for cities.....	314,703	325,265
Counties: Boys	233,113	234,210
Girls	222,421	222,771
Total for counties.....	455,534	456,981
Total number between 4 and 20.....	770,237	782,246
Number between 7 and 14 reported in the state.....	310,771	349,323
NET ENROLLMENT IN PUBLIC SCHOOLS.		
Number between 4 and 20:		
Counties: Rural	171,506	165,894
State graded	45,765	45,964
Grades below the high school.....	44,573	41,881
High school	15,556	16,530
Total for counties.....	277,400	270,269
Cities: Kindergarten	20,423	12,772
Elementary	108,485	132,207
High	22,064	24,855
Total for cities	150,972	169,834
Total number between 4 and 20 enrolled in public schools.....	428,372	440,103
SCHOOLHOUSES.		
Number of schoolhouses in the state.....		8,018
Seating capacity of all the schoolhouses.....		520,376
TEACHERS.		
Number of men teachers employed.....	1,619	1,692
Number of women teachers employed.....	13,340	13,839

COMMON SCHOOL FINANCES.

RECEIPTS.	1912-13.	1913-14.
Amount on hand June 30.....	\$4,284,796.69	\$4,330,405.04
From local taxes.....	6,812,043.42	7,831,862.08
From taxes levied by county boards.....	2,087,962.95	2,084,201.93
From school fund income.....	2,044,978.58	2,158,565.88
From special state aid.....	440,949.43	467,443.11
From all other sources.....	2,127,040.96	3,389,738.95
Total	\$17,797,772.03	\$20,262,216.99
DISBURSEMENTS.		
For new grounds, buildings and equipment.....	\$1,628,816.29	\$1,983,068.73
For expenses of general control.....	340,194.77	384,428.01
For expenses of instruction.....	8,168,781.51	8,860,641.76
For expenses of operation of school plant.....	1,356,195.42	1,435,075.63
For expenses of maintenance of school plant.....	620,056.38	725,311.82
For all other purposes.....	1,512,637.71	1,648,283.00
Total	\$13,626,682.08	\$15,036,809.00
Balance on hand June 30.....	4,171,089.95	5,225,407.99

STATE CERTIFICATES AND DIPLOMAS.

	During biennial period from July 1, 1910, to June 30, 1912.	July 1, 1912, to June 30, 1913.	July 1, 1913, to June 30, 1914.
Number of unlimited state certificates granted on examination	6	3	7
Number of limited state certificates granted on examination	10	9	3
Number of county superintendents' certificates granted on examination	8	5	3
Number of state certificates granted on diplomas of state university.....	191	121	80
Number of state certificates granted on diplomas and certificates of state normal schools.	1,256	710	467
Number of state certificates granted on diplomas of colleges of this state other than the University of Wisconsin.....	113	80	57
Number of state certificates granted on diplomas of colleges, universities and normal schools outside of Wisconsin.....	84	36	46
Number of state certificates granted for manual training and domestic science.....	39	32	54
Number of state certificates granted for music, drawing, agriculture and commercial work.....		12	32

**DIPLOMAS AND CERTIFICATES ISSUED AND COUNTERSIGNED
BY STATE SUPERINTENDENT.**

	All previous to July 1, 1912,	July 1, 1912, to June 30, 1914.
Normal schools	9,342	1,177
University	1,442	201
Private colleges in Wisconsin.....	644	137
State certificates on examination.....	534	22
Foreign diplomas and certificates.....	587	82
County superintendent's certificates.....	208	8
Manual training and domestic science certificates.....	99	86
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RECAPITULATION OR GENERAL SUMMARY.

	1912-13.	1913-14.
Amount expended in support of the university.....	\$2,378,868.69	\$2,806,206.15
Amount expended for normal schools.....	918,761.41	1,133,945.92
Amount expended for common schools, graded schools and high schools.....	13,626,682.08	15,036,809.00
Amount for salaries and allowance to county superintendents	115,266.22	120,896.00
Amount for maintenance of teachers' institutes.....	9,000.00	9,000.00
Amount paid by state for day schools for the deaf.....	71,365.51	74,210.88
Amount paid by state for day schools for the blind.....	11,395.51	11,348.91
Amount paid by state for manual training departments in high schools.....	25,648.80	28,504.61
Amount paid by state for domestic science departments in high schools.....	26,852.31	32,798.24
Amount paid by state for agricultural departments in high schools	10,117.47	12,799.04
Amount paid by state for commercial departments in high schools		25,896.72
Amount paid by state for teachers' training departments in high schools.....		22,912.50
Amount paid by state for winter term or short course in high schools		3,025.00

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JOHN CALLAHAN, President

PROCEEDINGS

OF THE

SIXTY-FIRST ANNUAL SESSION

OF THE

Wisconsin Teachers' Association

HELD AT

Milwaukee, November 6 to 8, 1913

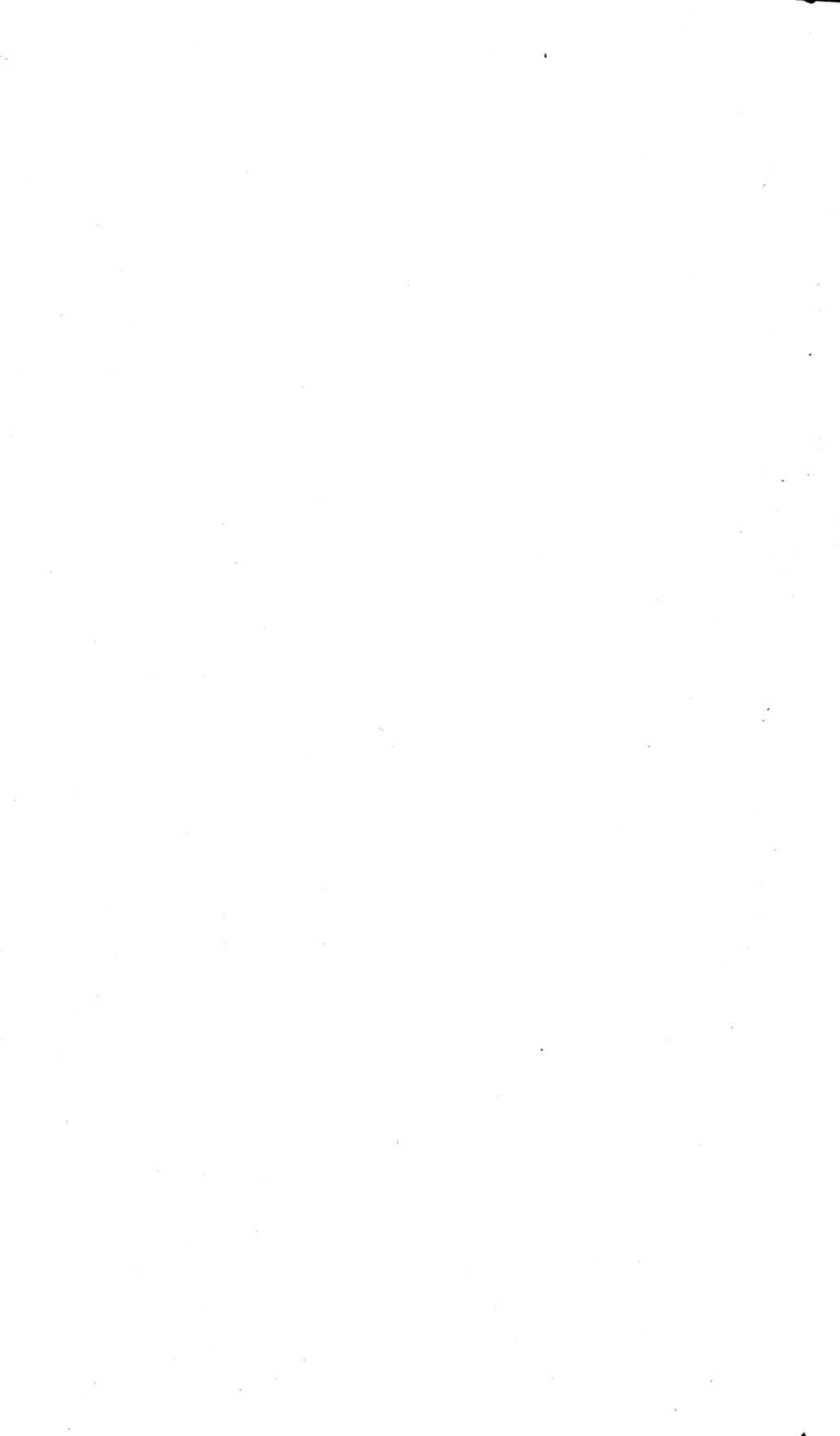
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DEMOCRAT PRINTING COMPANY, STATE PRINTER

1914



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SPECIAL TOURS COMMITTEE.

- Chairman—WILLIAM F. SIMMONS, Principal Mound St. School, Milwaukee.

PROCEEDINGS

OF THE

Wisconsin Teachers' Association

SIXTY-FIRST ANNUAL MEETING

Milwaukee, November 6th to 10th, 1913

REPORT OF GENERAL SESSIONS

Auditorium, Thursday morning, Nov. 6, 1913.

The sixty-first annual meeting of the Wisconsin Teachers' Association was called to order by President John Callahan in the Auditorium, Milwaukee, November 6, 1913, at 9 A. M.

A students' chorus from the Milwaukee State Normal School under the direction of Suzette Deckes and Helen Foxgriver rendered the following program.

(a) Chorus: Unfold Ye Portals, from The Redemption. (b) Indian Mountain Song—Cadman. (c) Normal School Song.

President Callahan then made the following appointments:

UPON THE ENROLLMENT COMMITTEE.

G. D. Smith, Fond du Lac.

T. J. Jones, West Allis.

Fred Thompson, Menomonie.

W. D. Andersen, Oconto.

E. W. Waite, Jefferson.

Fred W. Hein, South Milwaukee.

A. C. Kingsford, Baraboo.

W. T. Ream, Green Bay.

H. J. Smith, Boys' Trade School, Milwaukee.

R. L. Heindel, Columbus.
 P. J. Neverman, New Richmond.
 G. B. Ray, Lake Mills.
 C. J. Comins, Ripon.
 G. O. Banting, Stoughton.
 J. E. Roberts, Stevens Point.
 Myron E. Keats, Oconomowoc.
 C. T. Slothower, Platteville.
 P. J. Kolb, Wauwatosa.
 C. W. Rittenburg, Whitewater.
 O. P. Antisdal, Janesville.
 Fred W. Traner, Lancaster.
 John Dixon, Elkhorn.
 J. E. Norris, Algoma.
 D. E. McLane, West Bend.
 T. J. Berto, Watertown.
 W. P. Colburn, Rhinelander.

UPON THE COUNCIL OF EDUCATION.

FOR THREE YEARS.

J. W. Hamilton, Two Rivers.
 A. M. Olson, Marinette.
 Julia Ryder, Fond du Lac.

President Callahan called L. S. Keeley, member of the Executive committee to the chair. The following program was carried out.

Address:

The future of Association Work in Wisconsin—John Callahan, President of Wisconsin Teachers' Association.

Report of Legislative Committee—C. E. Patzer, State Normal School, Milwaukee.

Address: Heredity in Education—Woods Hutchinson, M. D., Lecturer and Writer, New York City

Address: The Rural Renaissance and After—Wm. A. McKeever, Manhattan, Kan.

(All addresses are given in full later on in this volume.)

Thursday evening, 8 o'clock, Auditorium.

The Lyric Glee Club of Milwaukee, Mr. Arthur Dunham, conductor, and Miss Winogene Hewitt, accompanist, rendered the following selections:

- (a) Starry NightSchulken.
- (b) AlexanderBrewer.
- (c) Toreador Song (from the Opera "Carmen").....Bizet
- (d) Solo by Mr. Easton.
- (e) Barcarolle: "O Lovely Night" (Tales of Hoffman)..Offenbach.
- (f) Thou Mighty Nation.....Richard Dewey.
- (g) Bedouin Love songRogers.
- (h) Laughing SongAbt.
- (i) Waltz. "The Beautiful Blue Danube".....Johann Strauss.

This was followed by an address on Henry George and his Philosophy by J. Z. White of Chicago.

Friday morning, November 7.

MUSIC.

CLAUDER'S ORCHESTRA.

Walter Clauder, Musical Director.

Overture, "Light Cavalry".....Suppe.
 Cornet Solo, "The Rosary".....N. Nevin
 Mr. Frank DeKarske.

Medley, "Popular Melodies".....H. Von Tilzer.

The Committee on Elections presented the following report:

Result of nominating ballot for President:—

Total number of votes cast 1317, of which number

H. F. Leverenz received	.....	584	votes
C. E. Patzer	"	420	"
C. J. Brewer	"	110	"
B. E. Nelson	"	116	"
Scattering	"	35	"

Result of nominating ballot for member of the Executive Committee:

The total number of votes cast 666, of which

Ellen C. Sabin received	.....	82
P. J. Zimmers	"	166
D. O. Kinsman	"	345
Scattering	"	73
		666

D. O. Kinsman, having received a majority vote was declared duly elected to membership on the Executive Committee.

The Committee on Elections then placed in nomination the following:

First vice president—L. P. BENEZET, La Crosse. Second vice president—ROSALIE BOHRER, Wausau. Third vice president—L. W. BROOKS, Racine. Treasurer—G. F. LOOMIS, Waukesha.

Upon motion this report was unanimously adopted.

L. P. Benezet and Carroll G. Pearse urged members of the Association to attend the next annual session of the N. E. A. at St. Paul.

The formal program was then carried out as follows:

Address: The New Conscience and the Old Confidence—Edward C. Elliott, Professor of Education, University of Wisconsin.
 Address: The Boy and His Gang—J. Adams Puffer, Boston, Mass.

Friday evening, Nov. 7, Auditorium.

Samuel Plantz, First Vice President, introduced Bishop Wm. A. Quayle of St. Paul who gave the evening address on "Books as a De-light."

Saturday morning, Nov. 8, Plankinton Hall.

The Committee on Elections submitted the following report:

Total number of votes cast for president	2008
H. F. Leverenz received.....	941
C. E. Patzer "	1067

C. E. Patzer having received a majority vote was declared elected president for the year 1914.

The President then appointed Leo P. Fox and C. J. Brewer members of the Legislative Committee.

The constitutional amendment to article V was defeated by a rising vote of 45 to 27.

The amendment to Section 1, Article 9 of the by-laws was referred to the Council of Education.

REPORT OF THE COUNCIL OF EDUCATION.

All resolutions had been read at the general sessions and referred to this committee.

RESOLUTION NO. 1.

Presented by Mr. Neverman, of New Richmond, and amended by Council:

WHEREAS, there has been felt the need in this state, especially in communities where a large part of the high school enrollment consists of nonresident students, of self-sustaining dormitories, therefore, be it

Resolved, That Council be instructed to appoint a committee to investigate this question and make a report at the next meeting of the Association.

(Adopted.)

RESOLUTION NO. 2.

Presented by Mr. Neverman, of New Richmond.

WHEREAS, Medical inspection has made a wonderful advance in this state during the last few years, especially in cities of over 10,000 in population, and realizing the crying necessity of such inspection, not alone in the larger cities, but in cities of less than 10,000 and also in the rural districts, be it

Resolved, That his Association go on record as favoring a law which shall give a per capita aid for Medical Inspection in cities of less than 10,000 population, and in all districts of the state not embraced in cities of 10,000 or over. Such medical inspection to be under the direction of the State Board of Health, or approved by said Board.

(Voted to lie over for one year to permit necessary investigation by the council.)

RESOLUTION NO. 3.

Presented by Mr. Keith.

Resolved. That the President of the Association is hereby directed to appoint a committee of five members to cooperate with the Wisconsin Commission in organizing and arranging for the Panama-Pacific Exposition to be held in San Francisco in 1915; and that the Executive Committee be instructed to appropriate the sum of Twenty-five Dollars (\$25.00) for the immediate expenses of this committee.

(Adopted.)

RESOLUTION NO. 4.

Resolution Relating to The Management of The W. T. A.

Introduced by M. V. O'SHEA.

PREAMBLE.

According to the present practice of managing the Association, it seems to be impossible to plan far enough ahead in arranging for programs. Each year the program is worked out more or less independently of those that have preceded it and those that are to follow it. This is inevitable since a new president is elected each year, and he is chosen for the purpose, primarily, of preparing a program. The duties of the Executive Committee, as it is at present constituted, consist mainly in approving plans submitted by the president. But we seem to have reached the stage in our development when it is imperative that we should plan our work with reference to a series of years, rather than for one year alone. The body that is responsible for this planning should be a fairly permanent one, so that it can keep the future and the past in mind in arranging for the immediate present. It seems desirable that the body that manages the Association should include representatives of all the educational interests in the state, so that our work may meet the needs of all our teachers. It seems desirable, further, that a plan should be devised which will give an opportunity to a larger number of teachers than is possible under the present plan to preside at the general sessions of the Association. It would probably add to the interest and efficiency of the work of the Association if those who preside at the general sessions could be appointed by a permanent executive body rather than elected each year. There are many who feel that the energy of the teachers at each meeting is now given too largely to the choice of officers, whereas the program alone should attract this attention.

With a view to remedying the defects of our present plan of management, if possible and securing the advantages indicated above, be it

Resolved. That the Council of Education be requested to make a special study of the present organization and management of the Association, and to report appropriate recommendations for such modifications as will secure a more permanent and consistent policy for the Association, with special reference to the program of the annual meeting.

RESOLUTION NO. 4.

Submitted by M. V. O'SHEA and amended by the Council to read as follows:

Resolved. That the Council of Education be instructed to make a special study of the present organization and management of the Asso-

ciation during the coming year, and to submit at the next meeting of the Association a report with such recommendations for reorganization as will secure a more permanent and consistent policy for the Association with special reference to the program of the annual meeting.

(Adopted.)

RESOLUTION NO. 5.

WHEREAS the legislature, in Chapter 728, Laws 1913, directs the State Board of Public Affairs to make a study of the high schools of Wisconsin, and,

WHEREAS, The said Board believes that the State Teachers' Assn. of Wisconsin can render valuable assistance in making the study, therefore,

Be it Resolved, That the State Teachers' Assn. of Wisconsin be requested and urged to join with the said Board in making the study and to this end appoint a committee of three to represent the State Teachers' Assn., and to cooperate with the State Board of Public Affairs in this undertaking.

With respect to the above, the Council of Education recommends the following,

That the Wisconsin Teachers' Assn. hereby authorize the Council of Education to cooperate with the State Board of Affairs in the proposed investigation of the high schools.

Lost by vote of the Association.

RESOLUTION NO. 6.

Presented by Mr. D. H. Schuler.

Resolved. That Article 4 of the By-laws be amended by adding the following,

Section 5—Ten per cent. (10%) of the income from annual dues shall be set aside for the use of the Council on Education.

(Adopted.)

RESOLUTION NO. 7.

Presented by Mr. VAILE.

Resolved: 1 That a committee of five be appointed by the chair to send a letter in behalf of this Association, together with such literature as the committee may deem suitable, to the president and members of the faculty of each institution of higher learning in our state, respectfully requesting them to consider whether their institution may not wisely adopt in its official correspondence and publications a moderate amount of simplified spelling, said committee being instructed to do whatever else it can to secure the action desired and to report at our next meeting.

2. That this Association hereby directs that the recommendations in simplified spelling board circular No. 23 be hereafter followed in all official printing and correspondence of this Association.

(Upon motion and vote of the Council of Education it was recommended that the resolution above presented be laid upon the table)

Recommendation of Council was sustained by vote of Association.

RESOLUTION NO. 8.

Presented by MR. H. C. BUFFE.

Report of committee on state reading circles.

At the meeting of the State Teachers' Association last year the following resolution was adopted:

"Be it resolved: That the Council of Education be authorized to appoint a committee of five to make a thorough study of the desirability of reading circles in Wisconsin and to make a report at the next annual meeting of this Association."

The committee appointed in pursuance of this resolution begs leave to report as follows:

Your committee finds that, as a result of the organization formed at the suggestion of State Superintendent C. P. Cary, at the annual convention of county superintendents held at Marinette last year, commendable teachers' reading circle work is being done in some counties of the state. The reading circle committee, of which Supt. J. C. Brockert, of Grant county, is chairman, is to be commended for the results achieved, especially in view of the fact that there has been no legal recognition of the reading done.

To the end that legal recognition in the form of credits connected with the granting and renewal of teachers' certificates may be secured, in order that the necessary expenses of the organization may be met, and for the purpose of more directly affiliating the State Teachers' Reading Circle with the State Teachers' Association, the reorganization herewith outlined is proposed.

It is recommended that the present organization continue until the plans for reorganization which may be adopted by this Association can be carried into effect.

Your committee also recommends the formation of a State Young People's Reading Circle for the benefit of the boys and girls enrolled in the schools of the state, said organization and the State Teachers' Reading Circle to be controlled by the same board.

State young people's reading circles have already been established in ten states. In Indiana, such a reading circle has been maintained for the past twenty-five years. In a recent report of the work in that state, we find the following statement:

"There has been, all over the State, a very noticeable elevation of the taste. A very strong current of influence has set in against the trashy, vicious stuff, so much of which is waiting to corrupt the taste and vitiate the morals of the youth of many communities. These books selected for the young people have done their good work not only for the children, but they have gone into the homes and have interested

the older members of the family. So they have created a demand for more of the best books."

Such emphatic testimony coming from a state which has so long maintained a young people's reading circle should carry much weight.

PLAN OF ORGANIZATION.

The suggested organization for controlling the proposed State Teachers' Reading Circle and State Young People's Reading Circle follows.

STATE READING CIRCLE BOARD.

1. *Membership.*

The State Reading Circle Board shall consist of seven members. One member shall be a county superintendent, one a city superintendent or supervising principal, one a member of the faculty of a state normal school or county training school, one a librarian of a free public library, one in any line of educational work, and the state superintendent and state library clerk shall be members ex officio.

2. *Appointment and Terms of Office.*

The appointive members shall be appointed by the president of the State Teachers' Association for terms of five years, except that the terms of office on first organizing shall be so determined by lot that the term of office of one member shall expire each year. The year shall be considered as ending June 30th, and the appointment of members shall take place before this date in the case of terms which expire therewith.

3. *Vacancies.*

If a vacancy occurs among the appointive members of the Board, the vacancy shall be filled by appointment by the president of the State Teachers' Association for the unexpired term.

When a member of the Board no longer holds the kind of position upon the basis of which his appointment was made, his position on the Board shall be considered vacant, as in the case of an accepted resignation, and the appointing officer shall as soon as feasible appoint his successor. This provision, however, shall not be construed to apply to temporary unemployment not exceeding three months in duration.

4. *Disqualification.*

No person shall be qualified to act as a member of the Board who shall have any financial interest, direct or indirect, in books on the teachers' reading circle list.

5. *Meetings.*

The Board shall hold two regular meetings each year; one of these meetings shall be held at the state capital on such date in the month of May as may be agreed upon by at least a majority of the Board, on motion of chairman. The other regular meetings shall be held on the day preceding the annual meeting of the State Teachers' Association at some convenient place in the city where said Association shall hold its meeting. The first meeting of the Board shall be held at the State Capitol on the date set by the State Superintendent of Public Instruction.

Special meetings shall be held on call of not less than five members of the Board.

6. *Officers.*

The Board shall elect from its membership a chairman and secretary who shall hold office until the next annual meeting in May or until their successors are elected and qualified.

7. *Committees.*

At the first meeting of the State Reading Circle Board, it shall divide itself into two committees, each consisting of three members, with the chairman of the Board as an ex officio member of both. Reorganization as to membership of such committees shall take place whenever the State Reading Circle Board shall deem it necessary.

One of these committees shall be known as the Teachers' Reading Circle Committee and the other as the Young People's Reading Circle Committee.

The Teachers' Reading Circle Committee shall be assigned work connected with the State Teachers' Reading Circle and the Young People's Reading Circle Committee shall be assigned work connected with the State Young People's Reading Circle.

8. *Duties and Powers.*

THE STATE READING CIRCLE BOARD SHALL:

1. Select and publish annually a list of books of varied character for the professional reading of the teachers of the state, said list to allow of sufficient choice to make due allowance for individual needs and tastes. Special attention shall be given to the best books on the newer phases of education.

2. Recommend books to be read by members of the State Young People's Reading Circle. Such recommendations shall leave abundant opportunity for choice in reading, and shall, so far as feasible, make use of the Township Library list.

3. Decide upon certificates, diplomas or other forms of evidence of reading done by members of each reading circle.

4. Decide upon methods of examining members of each circle on reading done.

5. Audit bills for necessary expenses of the State Reading Circle Board.

6. Seek through legislation and otherwise to secure proper credit and recognition for reading done by members of each circle.

It is recommended that legislation be asked for requiring the doing of at least one year of the reading prescribed by the State Teachers' Reading Circle as a condition for the renewal of third and second grade county certificates and two years of such reading for the renewal of first grade certificate; also, that the doing of one year of such reading be a condition for the first issuance of second and first grade certificates. It is also recommended that such legislation be asked for as will make one year of said reading a condition for the granting of any form of general state certificate on examination or on certification of graduation from any college or normal school.

7. Make an annual report to the State Teachers' Association on reading circle activities during the preceding school year, with such suggestions and recommendations as may be deemed advisable.

9. *Amendments.*

Changes in the organization and management of the State Teachers' Reading Circle can be made only with the consent of the State Teachers' Association.

RECOMMENDATIONS.

1. *State Aid Necessary.*

It is recommended that no State Reading Circle Board be organized unless proper financial support is assured.

It is recommended that, after the report of the committee on reading circles is made to the State Teachers' Association next year, a committee be appointed by the Council of Education of the State Teachers' Association to work for the legal recognition of the reading done by members of said circle, and to secure an appropriation adequate for meeting the necessary expenses incurred by the State Reading Circle Board in promoting the work of the Circle.

It is further recommended that, if in the judgment of such committee the legislature shall have granted sufficient aid and recognition to the proposed Reading Circle Board, then said committee shall notify the president of the State Teachers' Association, who shall thereupon, make the appointments, and notify both the persons appointed and the said committee. The chairman of the committee shall thereupon notify the State Superintendent, who shall call the first meeting of the said reading circle board to be held at Madison within a month of such notification.

2. *Report to be Printed. Final Report.*

It is recommended that the report made herewith be printed and distributed to the county and city superintendents, principals of high schools, and state graded schools, to state normal schools and county training schools, and to such other persons as may be deemed advisable, with the suggestion that criticisms of its provisions be sent to the committee on reading circles and that said committee make a final report on a plan for the state reading circle at the next meeting of the State Teachers' Association.

3. *Appropriation for Expenses.*

In order to pay for the printing and distribution of this report and to defray the traveling expenses connected with meetings of the committees, it is recommended that the sum of ninety dollars (\$90.00,) or as much thereof as may be necessary, shall be appropriated by this Association.

Respectfully submitted,

H. C. Buell,

S. M. Thomas,

Helen Martin,

Geo. W. Davies,

O. S. Rice.

Committee.

It was moved by the Council of Education that Resolution No. 8 as presented by Committee of which Mr. H. C. Buell is chairman, be approved.

RESOLUTION NO. 9.

Be it resolved, by the officers and members of the Wisconsin Teachers' Association in convention assembled that the thanks of this Association be extended to the merchants and business men of the city of Milwaukee for liberal contributions to the convention fund.

(Approved).

With Miss Helen Martin as presiding officer, Mrs. Mary Bradford gave her address on "Health First." G. Corson, of Ohio, followed with an address on "Is the Public School a Failure?"

President Callahan then declared the Sixty-first annual session of the association closed.

ADDRESSES READ AT THE GENERAL SESSIONS

THE FUTURE OF ASSOCIATION WORK IN WISCONSIN.

JOHN CALLAHAN.

Eleven years ago when we were celebrating the fiftieth anniversary of the beginning of this Association, F. E. Doty who was then superintendent at Sparta talked to the subject "The Future Work of the Association," meaning this Association. It has been my purpose to talk to a wider topic "The Future of all Association Work in the State."

Sixty-one years ago and for several years thereafter when this Association was struggling for a start there were no other educational societies or associations in the state and for many years two meetings were held annually. Twenty-three years ago, in 1890, it was decided to hold but one meeting a year of this Association, thus leaving room for the organization of Section associations that would be nearer to the great number of teachers who found it impractical to attend the state meeting. As a result, four Sectional Associations were formed; the Southeastern, Southwestern, Northeastern, and Northwestern. The first two of these were united several years ago, the other two are still in existence. Besides these at least three others of considerable importance have been organized. Besides these Section Associations there are at least three other meetings which many of the members of this Association feel it their duty to attend. Very few, if any will question the statement that all of these meetings interfere with the attendance at the State Association and that the State Association interferes with the attendance at some of the others and that the result of this will be more marked as time goes on.

If all these meetings have as their object simply the development of enthusiasm on the part of the teaching force of the State, and the bringing together those engaged in like lines of work, so that they may learn the various plans and methods being used throughout the State; thus sending them back to their work better prepared to cope with the

problems they meet daily throughout the year, then there is no particular need to give much attention to the present condition.

However, if at least one of the important objects of this and other Associations of like character is to do what they can to initiate and promote educational policies for the State in order that the work of the future may be more efficient and bring more and better results, then it is very likely that a better order of things can be and should be provided.

A brief survey of the work of the Association will prove to you that the latter has been, through the three score years of its existence, at least part of the most important work of this Association.

Its history indicates that during the first ten years of its existence the agitation for the following was begun in its meetings: The establishment of a Journal of Education, of normal schools, graded schools, and the state industrial school. The second ten years seems to have accomplished less, but it started the long agitation for a school for feeble-minded and for county high schools, called at that time academies.

The third ten years brought in the free township high school; the state school tax, the course of study for common schools and the pedagogical chair at the University. The fourth ten years brought the University summer school, the school library system, the county institute fund, and began the final movement for disconnecting the state and county superintendency from politics.

The fifth ten years, state aid for and supervision of the small graded school, an improved system for certification of teachers, brought to the front the rural school problem and started an agitation for their improvement which is only now beginning to show its best results. It also brought an adequate salary for the State Superintendent, without resort to evasion, or subterfuge. The last ten years has been as fruitful as any of the preceding but they are still so fresh in your minds as to require no attention on my part. It is sufficient to say that the movement for all of the above and many others were started and pushed by this Association.

Regardless of the fact that an overdrawn statement of our educational conditions, or a misinterpreted statement, depending on your point of view has caused considerable heated discussion during the past year, we have been moving forward for sixty years. No member of this Association will argue for a moment that there is not more to be done. Do we want to play as large a part in the future as we have in the past? That question needs no answer. I am sure we do. Then an improved organization may help materially.

However, changes of any kind should not be adopted hastily, especially when things are going fairly well, but should be studied care-

fully and discussed to the point where a majority are ready to take a stand for or against them, I have two plans to suggest for your consideration. The first, the plan of organization being tried by our neighbors to the South. They have seven section associations similar to ours. The organization they adopted a year ago provides that one membership fee of a dollar make one a member of his section and of the State Association; fifty cents of the dollar going to the State Association, the business of the state association is transacted by delegates from the various section associations. They pay their secretary a salary sufficient to command the full time of a competent man or woman and allow at present a thousand dollars for his expenses. He is to be at the service of the Section Associations as well as the State Association. Their constitution provides for the publication of a monthly bulletin to serve as a means of communication between the officers and the members.

This Illinois plan ties the various Association interests of the state more closely together and gives opportunity to keep all members thoroughly informed in regard to plans and policies which may be under consideration or being worked out. On the other hand it leaves the same number of meetings in existence, the same influence reducing the attendance at the state meeting. However, I understand it is not their desire to have a large state meeting.

The other plan I wish to offer for your consideration has in it the thought of a large enthusiastic state meeting, and five or six section meetings strong enough to provide valuable and attractive programs. To raise them all above the present conditions, it would be necessary to do away with the present conflict of interest and reduce somewhat the number of meetings, occurring in any one year, and I am not at all sure that a large number of the members of this Association would not welcome such a reduction.

The plan is simply to alternate sectional associations with state meetings. Holding the meetings of the sections in the odd numbered years, and the state meeting in the even numbered years.

This plan would allow the centering of all interest and effort on the section meetings one year, and on the greatest state meeting in the country the next. Matters of educational policy to be initiated, agitated or pushed could be thoroughly discussed and acted upon at the section meetings. Then, after having been a year before the members, finally acted upon by a great state meeting. Such a handling of any question ought to warrant its being well digested and ought to add materially to the weight that it would carry when pushed on to our employers, the general public.

To sum up briefly, the Illinois plan has some strong features; such as making the financing of both state and section meetings a common

burden of the members of each, A secretary devoting all of his time to the work, whose business it is to be of as much service as possible to the officers of both the state and section meetings, the monthly bulletin as a means of communication between the management and the members. The second plan keeps foremost the idea of a large state meeting, in fact, an opportunity for the largest in the country, with the exceptional programs such a condition would make possible. It also provides an excellent opportunity for the careful consideration of any question, and at the same time prevents hasty action. I am thoroughly convinced that neither plan contains all of the valuable features and that a combination of the best to be found in each would fit our Wisconsin conditions and materially help us take the part we should take in the educational advancement of the future.

You will, doubtless, think immediately of arguments for or against either plan, I have thought of more than I have given, but the fact that I have limited the time of everyone on this program, including the President, estops me from going further. I commend them to your careful consideration.

REPORT OF THE LEGISLATIVE COMMITTEE.

C. E. PATZER, CHAIRMAN.

Senator Scott, chairman of the committee on Finance of the legislature of 1913, in discussing school legislation, early in the session remarked, "In my opinion Wisconsin is on the threshold of great changes in legislation affecting country schools. Before many years the legislature will go at school reform with a rush, and it behooves the educational forces of the state to be ready with constructive measures well considered, or we may face the alternative of having many ill-digested school laws placed on our statute books."

The senator's prophecy, at least in part, came true of the legislature that adjourned in August of this year. This legislature passed more important school legislation than was secured in several preceding sessions, the most important among the many measures being the county board of education bill.

A HISTORY OF THE COUNTY BOARD BILL.

A brief history of this measure may be in order. The first suggestion of a county board of education came in the summer of 1907 from L. W. Wood, who was then rural school inspector of this state. In his

opinion two things were imperatively needed to strengthen the rural schools:

1st. That the county superintendency should be taken out of politics by means of an appointive system, and that the appointive power should be vested in a board of education to be elected by the people; and

2nd. That this board should have the power to appoint assistant superintendents to the end that the country schools could be properly supervised, which under existing conditions was physically impossible.

THE RESOLUTION OF 1859.

The idea of appointing the county superintendent, however, was by no means a new one. In 1859, the State Teachers' Association in advocating by resolution a change from the town superintendency to the county superintendency placed itself on record as favoring the appointive system of county superintendents. But the legislature of 1861, which abolished the town superintendency and created the county superintendency, made the office of county superintendent an elective one.

ATTITUDE OF STATE SUPERINTENDENT.

Agitation in favor of an appointive system continued. The State Teachers' Association in 1863 again placed itself on record as favoring the appointment of county superintendents. Several state superintendents in their reports favored this change. In 1874, State Superintendent Searing declared, "The greatest gain will come from a wise system of appointment that shall secure competent men, insure their permanent retention in office and make them independent and fearless in the performance of their duty."

THE BILL DRAFTED BY THE LEGISLATIVE COMMITTEE.

In 1892, the legislative committee of the State Teachers' Association drafted a bill which abolished the office of county superintendent of schools and created the office of district inspector, the state to be divided into 115 inspection districts and the appointing board to consist of the professor of pedagogy of the state university, the members of the state board of examiners, and the institute conductors. This bill was introduced in the assembly and received 13 out of 100 votes.

STATE SUPERINTENDENT HARVEY'S MEASURE.

In 1899, L. D. Harvey, then state superintendent of public instruction, introduced a bill embodying the plan of 1892, but though this bill had the unanimous support of the joint committee on Education it

was allowed to die in committee because it stood no chance of passing the assembly.

THE CONSTITUTIONAL AMENDMENT OF 1902.

In the proposed legislation to reorganize the supervision of the country schools it was necessary to make provision for the repeal of the law creating the office of county superintendent, because the constitutional provisions of Sec. 4, Article VI, as amended by a vote of the people in 1882, required that that officer should be elected by the people.

An amendment to Sec. 1, Article X, prepared by L. D. Harvey, state superintendent, and ratified in 1902, had for one of its purposes the remedying of conditions which made it impossible to appoint the county superintendent. This amendment placed the entire matter of deciding how the supervisors or superintendents of public instruction should be chosen in the hands of the legislature.

THE REPORT ON COUNTRY SCHOOLS.

At a meeting of the State Teachers' Association in 1907, the chairman of the legislative committee in a report on the country school problem outlined a new plan of supervision of country schools embodying the idea of a county board of education.

As a result of this report a resolution embodying the suggestions contained in it was passed unanimously by the Association, and a committee was appointed for the purpose of studying the question of country school supervision and preparing a bill to be introduced into the legislature of 1909.

THE COUNTY BOARD BILL OF 1909.

This committee met in October, 1908, and again in January, 1909. The result of their labors was the so-called county board of education bill. The plan in substance was to have a nonpartisan board of five members elected from the county at large, which board was to have the power to elect the county superintendent, appoint the necessary assistants, fix their salaries, and have power to consolidate school districts.

Though this plan was endorsed by C. P. Cary, state superintendent of schools, the state teachers' association and the county superintendents' association, and was reported out unanimously by the assembly committee on Education, it received only twenty-five votes.

THE SPECIAL COMMITTEE.

However, through the influence of Senator Stout, a special legislative committee was appointed by this legislature to investigate, among other things, the system of supervision of country schools. This com-

mittee held meetings in several cities in the state to hear arguments for and against the county board of education measure, and in its report to the governor and the legislature unanimously recommended the passage of the bill.

GOVERNOR MCGOVERN FAVORED THE MEASURE.

In his message to the legislature in 1911, Governor Francis E. McGovern recommended the county board of education bill to the legislature for favorable action.

THE PUBLIC HEARING ON THE BILL OF 1911.

The legislative committee of the Association and other school men and women were given a hearing by the assembly and senate in joint session in February, 1911, in which the needs of the country school were clearly presented. Superintendent Leo P. Fox in his closing argument on the county board bill declared that the state assumed a niggardly attitude toward the county superintendents of schools in the matter of salaries; that while the men and women who supervised the education of the 350,000 country children in the state received in the aggregate only \$77,000 annually, the state was paying each year the sum of \$110,000 for "supervising" the fish and game of the state.

The committee on Education reported the bill out by a divided vote and the assembly promptly killed it.

THE COMMITTEE OF FIFTEEN.

In August, 1911, State Superintendent Cary appointed a committee of fifteen, six of whom were not connected with the profession of teaching, to study means of improving rural school conditions, it being assumed by the superintendent that conditions in the rural schools were such as demanded remedial measures. In its report, this committee, among other things, strongly favored the passage of the county board of education bill.

THE REPORT ON COUNTRY SCHOOLS.

In January, 1912, the state board of public affairs, of which the governor is ex officio chairman, ordered an investigation of the country schools. While the report contained certain features that were seriously objected to by the school men of the state, it nevertheless verified what the men and women in touch with the country school situation had long known, namely, that the rural school system contains serious elements of weakness which must be removed before the schools can be placed in a position adequately to meet the needs of the rural communities. This report also recommended the crea-

tion of a county board of education with powers similar to those outlined in the bills introduced in the legislatures of 1909 and 1911, with the additional provision that state aid was to be offered counties under certain conditions.

THE COUNTY BOARD OF EDUCATION BILLS OF 1913.

Three bills providing for county boards of education were introduced in the legislature of 1913. Two of these were prepared under the direction of the board of public affairs and were known respectively as the L. L. Johnson and the Millar bills. These bills attempted to provide for the appointment of the county superintendent by a county board of education without conflicting with the constitution. The Johnson bill was, however, soon abandoned.

The section in the Millar bill which provided for the virtual appointment of the county superintendent read as follows: "There is created a board of education of five members for each county in the state to be known as the county board of education, which shall supersede the county superintendents of schools and shall perform all duties imposed by law upon the county superintendent of schools, but the board *may* cause any such duties under its direction and supervision to be performed by the county supervisor to be appointed by the board." Thus in place of a single superintendent elected by the people, the office was to be vested in five persons who might delegate some of their powers to supervisors to be appointed by them.

The fact that the question of constitutionality had been raised with so many members of the legislature caused the legislative committee of the Association to hesitate in regard to its own bill. It was then that Mr. C. F. Viebahn, a member of the assembly committee on Education and a warm supporter of the bills of 1909 and 1911, suggested that the county board bill of 1911 be amended so as to leave the office of the county superintendent elective. This suggestion was acted upon, and the bill was introduced by Assemblyman Viebahn.

THE COMMITTEE HEARING APRIL 15.

The first hearing on the county board bills was set for April 15. At this hearing the two members of the legislative committee and the state superintendent convinced the assembly committee on Education that it was not wise to attempt to pass the many-headed county superintendency bill.

A COMMITTEE BILL DECIDED UPON.

The assembly committee then decided to draft a substitute amendment to the Viebahn bill to be reported out as a committee bill. For the greater part of four weeks the committee on Education, assisted

by members of your legislative committee, representatives of the board of public affairs, two members of the legislative committee of the county superintendents' association, a president of a normal school, and the state department of public instruction, worked on the measure, which was reported out on May 14 by unanimous vote of the committee.

IMPORTANT PROVISIONS OF THE BILL.

This bill contained the following general provisions:

1. That a county board of education consisting of five members be elected by the voters of each county.
2. That this board have the power:
 - (1) To appoint assistant superintendents, the number to depend on the number of schools in the county.
 - (2) To fix the salary of the county superintendent and his assistants, the minimum salary to be paid the county superintendents to be \$1,000.00.
 - (3) To appoint boards of examiners for country school diplomas.
 - (4) To consolidate districts.
 - (5) To require reports from county superintendents and to make such reports to the state superintendent as he might demand.
3. The bill also provided for state aid of \$500.00 to each county on condition that the county board complied with certain provisions of the bill.

THE BILL ENGROSSED.

On May 18, the bill came up for engrossment in the assembly. The speaker of the assembly, who had been opposed to all county board bills, leaving the chair and taking the floor, offered an amendment changing "shall" in the clause providing for the appointment of assistant superintendents to "may". The amendment carrying by a vote of 61 to 8, the speaker then made a ringing and most effective speech in favor of the bill. Heated arguments for and against the measure followed for an hour or more, when the previous question was moved and carried, shutting off further debate. The bill was then ordered to engrossment by a vote of 58 to 18, and the first skirmish was won.

IN THE FINANCE COMMITTEE.

Because of the state aid clause, the bill then automatically went to the joint committee on Finance. It was assumed that the Finance committee would report the bill out within a week. Instead of that, rumors reached your committee to the effect that the Finance committee was preparing a substitute amendment which was intended to

make the county board of education an appendage of the county board of supervisors.

When this was discovered, the chairman of your legislative committee appeared before the Finance committee to argue against such a change. But he soon discovered that the committee was determined to carry out its plan.

THE FINANCE COMMITTEE'S SUBSTITUTE AMENDMENT.

It was not until July 6 that the substitute amendment to the substitute amendment to the Viebahn bill was reported out and not until July 19 that the bill was put on the calendar, to be acted upon July 22.

AN INNOVATION.

This gave your committee time to introduce an innovation. Your committee was advised by friends of the original bill not to cross swords with the joint committee on Finance, the most powerful committee in the legislature. But we determined to do so nevertheless. We decided at the same time to telephone some twenty or twenty-five school men to come to Madison to use their persuasive powers on members of the assembly. Some fifteen men responded and for two days we busied ourselves in impressing upon the members of the assembly two things: 1st. that the substitute amendment offered by the Finance committee must be defeated, and 2nd, that the members should vote for the bill as reported out by the assembly committee on Education, and kill every amendment that might be offered. How effective were the arguments used by the schoolmasters may be inferred from the vote on the objectionable amendment, which, after an acrimonious debate, was defeated by a vote of 72 to 12.

Several other amendments were then offered to the bill, and it went over to the next calendar day, July 24. One amendment offered was another substitute amendment of twenty-two printed pages.

THE BILL PASSES THE ASSEMBLY.

Late in the afternoon of July 24, the bill again came up. The substitute amendment was given but scant courtesy, and the other amendments were voted down as promptly.

Mr. Viebahn then moved that all rules interfering with the further and final consideration of the bill be suspended, and the bill placed upon its passage. It requires a two-thirds vote to take such action and your committee felt relieved when no member objected, and the vote for final passage was taken. The bill passed the assembly by a vote of 59 to 19, and half of the battle was won.

THE BILL MESSAGED TO THE SENATE.

At 5. P. M. that day, the bill was messaged to the senate, that is the bill and a written message by the chief clerk of the assembly, informing the president of the senate that the assembly had passed and asked concurrence in No. 953, A., was delivered to the senate. A senator objecting to immediate action being taken, the bill went over to the next day.

The next day, Friday, July 25, had been decided upon as the day on which the legislature was to close up its business and adjourn. Therefore, on the morning of that day it was with some trepidation that your committee decided upon another innovation. We knew there was strong opposition to the bill in the senate. Not knowing what the house would do in regard to the bill, we were not in position to explain the measure to members of the senate while the fight was on in the assembly, so we took heart to suggest to one of the leaders that the senators give your committee an opportunity to discuss the bill with them.

THE SPECIAL HEARING.

Though time was at a premium, the senators agreed to do this. One member who, we knew, was opposed to any form of a county board of education bill and who had studied its provisions overnight, spoke against it. Other members plied us with questions. There were several who, favoring the short ballot, desired to amend the bill by having the board appointed by the county board of supervisors rather than elected by the people. Now, in Wisconsin for many years women have had the right to vote on school matters, and so when President Callahan in his quiet but forceful way declared that if the bill were amended so as to have the board appointed by the county board of supervisors, it would disfranchise all the women in the state, the senators capitulated on that point also.

THE SENATE PASSES THE BILL.

The senate then formally considered the bill. The chairman of the Education committee made a strong speech against it, other senators spoke in favor of the bill and at 11 o'clock a vote was taken which resulted in 19 senators voting aye and 3 voting no. Thus the county board bill, the most important legislation affecting country schools since 1849, and, as one Milwaukee newspaper expressed it, the measure most fought over during the entire session of the legislature, was assured as a law. We felt certain the governor would sign the bill, which he did, August 5, 1913.

WHAT MADE SUCCESS POSSIBLE.

1. The report of the special legislative committee to the governor and the legislature made in 1910; the report of the committee of fifteen appointed by state superintendent Cary; the report on rural schools made under the direction of the state board of public affairs; the report on the Wisconsin schools as contained in the Russell Sage foundation study of Public school systems in the forty-eight states, which *rightly* or *wrongly* placed Wisconsin 35th on the basis of number of children in school, 30th on the basis of amount of money spent for school purposes per child, 27th on the basis of average days attendance, 31st on the basis of daily cost of education per child, and 28th according to general school efficiency, only three states separating Wisconsin from the negro states; all conduced to shaping public sentiment which the legislature could not well ignore.

2. And finally, the fact that the State Teachers' Association, its legislative committee, the legislative committee of the county superintendents' association, the legislative committee of the county training principals' association, the state board of normal school regents, and the superintendent of public instruction, all favoring the bill, made it possible to present a united educational front in the legislature, which bore down all opposition.

Allow me at this time, in the name of the legislative committee of the State Teachers' Association, to extend thanks to Thomas Gill, of the firm of Gill & Barry, for legal work he did for your committee and for which he refused all remuneration, declaring that he was glad of the opportunity of serving the cause of education; to Lyman G. Nash, revisor of statutes, who rendered valuable assistance in drafting the board of education bill; and to Theodore Kronshage, president of the state board of normal school regents, whose broadmindedness and deep interest in all educational problems of the state suggested to him to urge upon the board to allow the chairman of your legislative committee to be "on the job" at Madison continuously from the middle of April to the middle of July without a penny of expense to this Association.

WHAT OF THE FUTURE?

The law as passed, it is claimed, does not give the board of education sufficient power. To this it may be answered that it is not only impossible but probably unwise to attempt to replace at once an imperfect system of supervision by what might be assumed to be a perfect system of school supervision. Fundamental changes in school systems should be matters of growth. Suffice it to say that under the new law there will be five men elected in each county, and hence

responsible to the people of the county, who, besides exercising the special powers given them by the law, will, together with the county superintendent, study carefully the rural school problem, the most important educational problem in the United States.

THE INDEPENDENT DISTRICT SYSTEM MUST BE ABOLISHED.

There is no question but that in the course of time the independent district system which, introduced in Massachusetts in 1789 at a time when ideas of decentralization were at their height, and which system spread throughout the north and west, will be abolished in favor of a more centralized system.

THE SCHOOL BOARDS EXERCISING LESS POWER.

It took Massachusetts three generations to get rid of this system,—provincial in character, demanding a great number of school officers and school elections, calling for a large cost per capita to give a poor and inadequate education to the country children, and causing great disparity and injustice in taxation for school purposes. At the present time there are twenty-two states that have abolished the independent district system either wholly or in part for a system that provides a larger unit of taxation than the district, and as a result better teachers and better supervision.

Wisconsin can congratulate itself that the permissory township system of school government inaugurated in 1869 died of inanition and lack of enterprise in 1911. Many forces have combined to make the town too small a school unit. The county is the only natural unit of taxation for country school purposes. A prominent county superintendent recently declared that quiet, imperceptible forces have long been at work making the county superintendent the real head of the country schools. Examine the laws relating to the powers and duties of district boards and you will find that most of them have become obsolete by virtue of the fact that district board members are more and more taking it for granted that the county superintendent shall exercise the powers formerly exercised by the district board or its members. As one board member remarked to me a few weeks ago, "A few of us get together each year at the district meetings to reëlect ourselves, quarrel over insignificant matters, and then adjourn, depending on the county superintendent to find a teacher for us whom we never visit and never see, except possibly one of us on pay day."

"It is a matter of common knowledge that there is dissatisfaction in every section of the country with the work of the typical country school and that there has been but slight progress made in either the curriculum or the methods of teaching in the small rural school during the last quarter of the century. The isolated district school with only

a very few pupils cannot meet the requirements of modern education." So said the committee of fifteen in their report.

There is a teacher not 1000 miles from Milwaukee receiving a salary of \$70.00 a month who "opened school" the middle of September and who has for nearly two months kept the schoolhouse in condition to receive its first pupil, but that pupil has not yet put in his appearance. There are nearly 1000 schools in the state with an attendance of less than ten children. That means one child for each of the eight grades.

CONSOLIDATION LAWS.

"Men who have studied rural education are urging consolidation as the first and chief requirement in the betterment of the country school." We have several laws in our statute books providing for consolidation of schools and free transportation of pupils. Of these the full law, which was passed by the legislature of 1913 and which encourages consolidation by means of a graduated system of state aid for school buildings in consolidated districts, and the provision in the county board of education law which gives the county board of education full power and authority to form, organize, alter or consolidate school districts, are the most hopeful ones.

PROPOSED AMENDMENTS TO THE COUNTY BOARD OF EDUCATION LAW.

Consolidation carried to its logical conclusion would mean the abolition of the district system. While we may not be ready for this final step, there are two amendments to the board of education law to which we desire to call your attention. These amendments were discussed at the time the bill was being formulated but were not incorporated in it for fear of introducing too many points of possible attack.

CONVENTION OF PRESIDENTS.

One of these amendments should provide for a convention of the presidents of the boards of education, at the call and under the direction of the state superintendent of public instruction, this convention to meet at the time the state superintendent calls the county superintendents together for consultation and advice.

COUNTRY HIGH SCHOOLS.

The other amendment should give the county boards of education the power to organize rural high schools. It is a sad commentary on our state that half of its children are denied the opportunity of continuing their education beyond the elementary school.

As early as 1875, by means of state aid, we hoped to secure the organization of country high schools. But only a few such schools have

been established, so that state superintendent Cary, allowing his creative imagination to come into play, wrote the following:

"In the future I think we shall see a central modern school building, well equipped with all necessary apparatus; a thoroughly trained and experienced teacher in every department; a course of study that shall include opportunities in manual training and in domestic science and domestic arts; in the elements of agriculture or the elementary sciences that underlie agriculture; a plot of ground of not less than five acres properly divided off into grounds for sports and games, for gardening, for experiments in agriculture, for experiments with fruit; and teams transporting pupils from home to school and from school to home. The school building will include a gymnasium with bathrooms and it must include an assembly room and library, and here frequently, in the course of the winter, will assemble the people of the community for lectures and entertainments of various sorts."

Your committee believes that the legislature will be willing to confer upon the county boards of education the power to organize such high schools. The boards should have power to organize either a union graded school with a high school department, or simply a high school. In the one case it would mean the consolidation of several districts, in the other the organization of a high school district without disturbing the status of the independent districts furnishing the pupils. In either case it would mean the introduction of the idea of transportation, which is simply an old idea in a different form. Hitherto it has been our policy to bring the school to the child. As one superintendent put it, "Whenever two families in a district quarreled the district was divided." The new idea would reverse this process. Instead of carrying the school to the child, it would carry the child to the school.

RELATION OF COUNTRY HIGH SCHOOLS TO COUNTY TRAINING SCHOOLS.

With the establishment of rural high schools another problem would be solved. The county training schools, which must depend so largely on graduates of country schools for their students—students who are immature and illy prepared to take the course for teachers offered in those schools—could accept only graduates of country high schools, and thus their graduates in turn would represent greater maturity, scholarship, and ability to teach, while at the same time they would have a thorough understanding and appreciation of country life, and thus equipped would be better able to minister to the needs of the country children.

THE COUNTY MUST BE THE UNIT OF TAXATION.

Consolidation, which would finally mean the county as a unit of taxation for school purposes, and union schools and high schools presided over by skilled teachers, would also mean equal educational opportunities for the city and the country boy. But how long must we say with the lamented John Nagle,

"I have looked into the heart of the country school with the eyes of sympathy and affection and can perceive that it feels the neglect which a stepchild experiences. The country school is talked about in a perfunctory way, but there is no ardor in the attention bestowed upon it. It is made to feel the taint of provincialism and the want of fellowship. Its good work has become a subsidy offered to other schools and it is working without recognition and receiving no credit for what it does. What it receives is in the character of alms, because the heart does not go with the offering. We are killing with neglect what we should foster with affection. Our dearest care is no longer the sheet anchor of our political institutions. It is the capsheaf now which absorbs the attention."

THE CONSERVATION OF NATURAL RESOURCES.

We hear eloquent pleas made in the halls of legislation to conserve the natural wealth of the state—its forests, its mineral products, its lands, its water powers, its fish and its game. In our effort to build up a modern industrial organization that has for its purpose providing creature comforts for its people, let us not forget that there is a natural produce of this state transcending in importance those hitherto named and upon whose conservation the welfare and perpetuity of the state finally depends. I refer to the children of our commonwealth, 350,000 of whom, because they happen to live in rural districts, are not given an opportunity to secure the education that will enable them to take their places in this commonwealth as enlightened, capable, and progressive citizens.

When last winter a delegation of a hundred of Pennsylvania's foremost citizens visited Wisconsin to study progressiveism at its fountain head, some of us Badgers who had listened with glowing pride to the speakers who eulogized our institutions and laws expressed the hope that before many years we might be able to remodel our rural school system so that it, too, might attract students of educational problems to our honored commonwealth.

As chairman of the legislative committee of the State Teachers' Association, I take the liberty of calling upon every teacher in this great and intelligent body of men and women whose interest and work center in the children of the state that we get together and act together on a

program for the betterment and uplift of the country schools. But in doing this great work, while bearing in mind that the future of a people depends on the ability for work found in the people, and that this national capital must be strengthened and increased, we should not forget that the material welfare must not be disassociated from the intellectual life of the people and the inner culture of the nation.

HEREDITY IN EDUCATION.

WOODS HUTCHINSON, M. D., New York City.

(Stenographic Report)

It is always a matter of embarrassment for a gentleman of my profession, the medical, to appear before such a large and popular audience as this, partly because doctors are naturally such modest men, but chiefly because we have not been allowed to speak in public about the things that are nearest to our hearts. We have been almost absolutely excluded from public life; we have been such private characters that we have not been allowed to speak until we were spoken to. But we have changed all that, and the doctors are beginning to preach and are beginning to give out information which we consider to be of value and interest to the community, and in that way prescribe for the whole community at once. It is for the upbuilding of the health of the community instead of relieving the situation when trouble has already come.

I believe the same sort of change has come in the teacher's work. His purpose is not merely to make the rising generation good, but his business is to make it better in every way, and to preserve health and vigor in every respect, mentally, morally, and physically.

Physicians are now beginning to take an interest and be consulted upon subjects which we formerly considered outside of our domain, and among those subjects none is more important, none has more interest and none is more in the public eye at present than the great subject upon which I have been asked to speak to you, that of heredity. We all know, of course, what is meant by the term "heredity" and we have heard a great deal about its influence in controlling and in molding the affairs of men and in shaping the destinies of the community. Unfortunately, however, like a great deal of our knowledge, the discourses on that subject come altogether too much from one side. Anything good that happens to us, that was "us"—we are entitled to credit for our position and our success and our health, but if anything goes wrong with us, that is heredity, something which we can't control.

When we come to look into the question fairly and take all the things into consideration, it doesn't look so terribly bad. For instance, take insanity—we hear a great deal about that and about how insanity is increasing at an awful rate—one of our experts tells us that insanity is increasing at such an enormously rapid rate, something like four times as fast as the population, that it is perfectly easy to figure out that inside of one hundred and thirty-five years we will all be insane and nobody will be outside to pay the taxes and support us in the asylums. There is a great deal of heredity in insanity, and those of you who want to have wholesome children, don't marry into a defective family, for like will produce like; but when we come to the actual amount of insanity in a community it never goes above one-half of one per cent. We are born, five, ten, possibly fifteen per cent of us, with a slight tendency toward insanity. Eighty-five per cent of us are born hopelessly sane and not even cranky enough to be interesting, and the same is true all along the line.

We talk about hereditary diseases—there are but a very few hereditary diseases, such as defects in the nervous system. Tuberculosis is not hereditary. There is no such thing as an hereditary disease which plays any important part in the welfare of the community, and so we are beginning to lift the curse off heredity. Health is the state of affairs we find in nine cases out of ten. We tried that out in our investigations of the condition of children born under the most unfavorable circumstances and of an undesirable type of parents, in our slums, and we found, much to our surprise, that instead of these children being born defective, eighty-five per cent of these children, born in the slums, were born perfectly good, vigorous children, capable of development into vigorous men and women. The influence of heredity is at least eighty-five to ninety per cent to the good; it is going to be eight out of ten on our side.

What then is heredity, that is the heredity of the child as he is brought before us for education, in the case of your profession, and for treatment and medical attention in the case of mine? It is one of the most important questions I can possibly ask, and one of the most needed. I am sorry to say that there is nothing on the face of the earth that we know less about than we do about our own children, because we have never studied them and worked out exactly what their natural tendencies are. Our first impulse, of course, is that the child is pathetically dependent upon us and is in need of our care, protection, and attention, but as a matter of fact that child is one of the toughest and most vigorous things you could find anywhere; that child is not three days or three months or two years old, he is ten million years and two days or ten million years and three months or ten million and

two years old. Every one of those million years has left its mark on him and every one of them is pushing him upward. If it were not for the fact that the child has an irrepressible tendency to grow up, in spite of parents, teachers, and physicians, the race would have been extinct long ago.

The most important things we can do for the child are to furnish him with food, play, and rest. Given these three things, the child's brain will take care of itself. The only way to encourage the growth of a child's brain is to encourage the growth of his body. We talk of the brain as if the body were merely supposed to carry it about. The brain was not sent down from heaven to preside over the body; rather it was the servant of the body. Our children are sent into the world loaded with the tendencies that will take them safely through life if we will only give them a chance. Nine-tenths of their impulses and instincts are in the right direction. There is no single plan of salvation by which the children may be properly educated.

The development of mankind can be traced through geology as well as the development of the rest of the animal world and the vegetable and mineral worlds. In the carboniferous age, men consisted of a stomach. To admit food a hole, which gradually took on the appearance of a mouth, appeared. Judging the quality of the food became necessary, and two small holes which developed into nostrils appeared. Not for nothing is the nose just above the mouth. Because of its position, we are able to sniff at what we eat, as our ancestors did when the nose developed through evolution, and if we follow our noses, to this very day, we shall avoid the dangers attributable to bad air, bad food, and drinking materials. Then eyes became necessary, then a movable jaw and teeth to masticate food. Ears became necessary that the developing creature might be warned of danger. The nerves from those organs converged to a common center, like telephone wires, and out of this grew the telephone exchange, the brain.

If you want the child's brain to grow well, feed him. If you want him to be healthy, give him plenty of exercise and the kind he wants. If you want his brain to develop, give him plenty of exercise, and so on down the line. The growth of the brain is a matter of the growth of the body and of our senses.

Our children are born backed and loaded with the tendency that will carry them safely through life if we will only give them a good chance. Now comes the question, in what way can we avail ourselves of the marked hereditary power which exists in the young child? It is in the practical application of our knowledge of heredity and of what the child has developed. The first thing for us to do is to recognize clearly that at least nine-tenths of the impulses of the child are in the right direction. Pre-

cepts, principles, and education, as we know them, should be done away with. Children ought to be taken out of school and put in charge of a good natured person and be given a chance to grow up. I have proved this by experiment. Children would learn to read at the age of seven or eight years without having the knowledge forced into them. The same is true of writing. If you will let the child alone, until he wants to send notes to Susie Jones, on the other side of the schoolroom, you can't keep him from learning how to write. The same way with most of the other subjects. The three R's would be learned in the same way; they ought never to be taught in school. The child will pick them up for himself if we will let him alone and give him time. Did you ever stop to think what the net result of all our efforts upon the growth of the child is? You take the textbooks which a child has in the eight grades, in those eight years of two hundred days each. A good reader will read through the whole of those books in a deliberate, oratorical tone in about eighteen hours, and it has taken the average child two hundred days in the year, five hours a day, eight years, to go through this matter in school. It takes a long time for the child to learn things because the lessons are so uninteresting. There is something wrong with a system which will waste the time of the child in that manner. What is the reason? The method which I am going to propose and the main thing in my judgement for increasing the mental growth of the child is to shorten school hours, and I believe it would have the same effect on the teachers too. It isn't that we can't spare the time—it isn't that the new methods which we talk about would not carry the children through. It is simply that we have loaded up the attention of the child with a dreadful lot of material. We teach words, words, words. We give him a textbook which contains in the opening pages a lot of definitions which he has to memorize and he does not find out until he gets towards the back of the book what they mean.

The teachers are the ones that are working hardest for improvement. I have studied education on both sides of the Atlantic, and have found no place where there is so much dissatisfaction with present conditions as in this country. The improvement in the system of education will not lead to a reduction of the number of teachers. On the contrary it will cause a demand for more and better teachers, because with the improvement will come a desire for more improvement. Have the child grow up in his own school of play. That is the first thing. Every one of our buildings should have acreage in its play grounds, and not mere city blocks. That is being carried out in Gary, Indiana, and the school is a model of its kind. Its establishment is not due to the steel trust, except that they sold the land for \$9,000 an acre for their five, ten and fifteen acre playgrounds. The school proceeds on this principle, that the playground is the most

important part. The first school had two acres, the second nine and the third thirteen, and every inch of that land is used for purposes of education. No child is allowed more than one-half hour's time without a change, either in playground or shop; one-third of the time for play, one-third shop work, and one-third exercise work in the schoolroom and the teachers are encouraged to teach as much as they possibly can in the open air. The result is that the child does not know when he stops play and when he begins to learn. The children go from one thing to another so rapidly that they do not know when they quit work. They asked if they could come to school on Saturday, and they were given permission; then they wanted school during the summer vacation; then they even asked to have school on Sundays. Children are put through the grades in five years, and we are going to get it down to four.

Just one word as to the moral aspect of the child. Children who are wicked owe their condition to their environment. Many are thought bad, but they are really defective. There never was a child born bad. They are born of defectives and they will bear defectives, and they should be segregated and prevented from producing their kind.

But, teachers, trust your children. Look for the good in them. Give them an opportunity to develop the good and we shall have very little necessity or time for repressing the bad.

THE RURAL RENAISSANCE AND AFTER.

WILLIAM A. MCKEEVER, University of Kansas.

Wisconsin is leading the world in her efforts to link up the public schools with common industry. Your recent statutes providing for state and local supervision of vocational and continuation schools constitutes the first noteworthy step toward the reconstruction of life in your towns and cities. You have likewise made rapid strides toward turning the country schools to the problems that lie close to the soil. I am here to praise you for all this splendid effort. If you carry it to its ultimate meanings, then in generations hence a new race of men and women will dwell in your commonwealth.

What the rural communities of Wisconsin need is a larger and more comprehensive plan for the development of its precious boys and girls into splendid, well-poised men and women. I know from long personal experience what it is to be a farmer. I stand in my small way as a champion of corn breeding and live stock raising. But these things must not be taught and sought as ends in themselves. It is

sometimes the case that a mean and soul impoverished man will own a very large farm, and will possess a heavy holding of bank stock. But before you point to such as your best citizen, I want to examine the life records of the members of his family. It maybe that he has been all the while trafficking indirectly in the life blood of his sons and daughters, and perhaps, also, of his precious life companion. Again, it is often found that the owner of a small farm is the really good citizen and wealthy man, and that chiefly because he continued throughout all his efforts to think of the products of the farm as so much raw material to be made over into the growing characters of his boys and girls, and to bring blessings and happiness to himself and his life mate.

So we have the problem of putting agriculture and human industry, into a large and life enriching program, for the development of the whole child. We must approach this work from the standpoint of love and labor. These linked together will solve all the difficulties; but work or play alone, neither will accomplish much. We are now ready to teach that culture and industry are one and the same thing in the case of the rightly directed young life. Away off yonder in Mount Olympus, in ages long gone by, the mountain smoked and a voice was heard uttering the oracle. Some one rendered this tradition into poetry. But in fixing our attention on the poetry of the past, we are prone to lose sight of the poetry of the present. We must find the beauty and inspiration in the farm life and the rural home, and render these beautiful and musical. There is just as much a theme for poetic inspiration in the leaves of the rustling corn, or in the well-kept rural home, provided those who live and labor there are also performing the tasks that they have been taught to love. So, one of the greatest duties before our rural schools is that of interpreting the plain dirt and toil of the farm life, into such ways as will bring out the poetry in every young person participating in them.

I want to see a large playground, a beautiful garden plot, ornamental flowers, trees and shrubs connected with every rural school. And I want the course of study to provide time for tending and using these things just as it now provides for the textbook recitations. There is a song poem inherently lodged in the life of every boy and girl, and the inspired rural school teacher can awaken this center of beauty and life through the instrumentality of the cultural industry, the play, and the recreation—the whole life plan for boy and girl building—which I have outlined.

Now, to the end that this larger life, this splendid good fellowship, this higher community spirit may prevail in the rural places, I want to urge upon all concerned to do away with the prize contests in cases wherein the individual is set against the individual. Make your con-

tests less personal, by setting group against group, community against community. These old-fashioned prize contests may bring in considerable returns in form of money and other goods of a material nature, but they more than counterbalance these advantages with their attendant envy, jealousy, and loss of good fellowship. The watchword of the new age is coöperation, but we can never hope to realize this aim among the adult population, until we teach and have it practiced in all the stages of childhood and youth. Is agriculture so mean and unattractive that we must set up money prizes and incite the boys and girls to engage in personal opposition to one another in order to make them interested in it? Then, it is a mean calling indeed!

HENRY GEORGE AND HIS PHILOSOPHY.

JOHN Z. WHITE, Chicago.

Henry George was born in Philadelphia in 1839, and received the school and home training usual among American youth of that day. An extended ocean voyage as a member of a ship's company, followed by initiation into the printer's art, prepared him for the workday world, and he journeyed to California by way of Cape Horn when he was about nineteen years of age.

He was variously clerk, miner, printer, reporter, editor, publisher, and temporarily tramp—but observer always.

When about thirty years of age he began to perceive that the enormous amount taken by landholders from the total production of all toilers is the only fact that will explain wholesale poverty. The amount that landholders can take fixes the price of land. High priced land, then, is the evidence of poverty. The incidental consequences;—ignorance, dissipation, corruption, crime, etc, rapidly assumed proper relations in the mind of George, the whole agreeing perfectly with accepted moral precepts, and he was ready to champion the oppressed.

The work that followed brought fame to the Philadelphia boy, and further work spread that fame until his books were transcribed into every modern language, and himself had circled the globe, not "before the mast," but measured by his reception, and the effects produced, as the most remarkable man in private station that ever journeyed from our shores.

This man died, and the press of the United States devoted columns and pages to his praise; one of the great men had passed. Careful perusal of those pages revealed the fact that greatness is founded on homely virtues, for in explaining George they told us that he was a

good husband for he didn't whip his wife; he was a kind father—for he didn't flog his children; that he was a good citizen—in that he paid his debts. These virtues are so rare in the estimation of our editors that one conspicuous example calls for wholesale national advertisement. The silly season is all of the time with our newspapers—of course that is the kind we want or we would not have them.

Tyranny seeks to hide its enemies when it cannot destroy them. Behind the lyric poetry of Robert Burns is concealed the stalwart champion of human freedom, and the attempt is made behind the kindly virtues of the plain citizen to veil the real genius of Henry George.

His studies in the field of economics resulted in the clearest imaginable exposition of the supposed profundities of that science, together with a definite suggestion in the field of practiced politics.

He proposed as the simple yet sovereign remedy for existing social ills the abolition of all taxes on production, and the raising of all public revenue by a tax on the value of land, commonly called the single tax.

George did not propose a new system of morals, but did urge that civic organizations conform their acts to the accepted moral system. In short that the acts of government are acts of men, and if those acts are sinful the individual men who are responsible, either through performance or assent, are guilty of the sin. Plain honesty in the affairs of government, as in those of the individual, is the true guide. But many men have little faith in the good and true, and demand to know "how it will work," not being able to realize that, in governmental affairs especially only honest acts will permanently work.

The moral question here involved is undisputed when presented in its legal formula—and it will not be enforced by any court of record in the United States. Sir Matthew Hale who died in 1676 gave its form, viz." Any business connected with a public use is subject to public regulation and control."

Every normal adult human being is responsible for the effects of each act performed alone by himself or herself, and must remain free that any ill, flowing from any act, may be corrected. Any group of two or more may act under the same responsibility and condition of freedom. All acts of the sorts mentioned are "private."

But there are certain activities that necessarily involve all of the people living on a given territory, as keeping the peace and securing property rights, which are the two great functions of government, and it is this compulsory association that makes unavoidable the organization that we call government. Actions of this kind are "public."

All of the agencies for keeping the peace, armies, navies, police, constables, courts, are called the "police power," and in relation to it the supreme court holds, in harmony with Sir Matthew Hale's rule, that no

division of our government can surrender, by contract or otherwise, any part of the police power.

But the supreme power is exerted to secure property as well as to keep the peace, and in this relation the court holds a different language.

The reason for exercising the police power is obvious. We repel foreign invasion, suppress domestic disorder, check the activities of burglars and highwaymen, because otherwise individuals are not safe. But human society must have great possessions that individuals may be happy. We find that the possessions that make for happiness and give strength for defense are the very temptations of the enemies mentioned. The people that produce the most wealth per capita can, in case of war or other need, spare the greatest percentage of its members from the field of labor to occupy a place on the firing line.

Security of property then becomes not only a matter of individual justice, but also of social well-being, because without such security the energy of men will not be largely exerted in production. The obviously natural reward of toil is possession and enjoyment of the thing produced—or as we usually say, its ownership. If doubt is entertained as to the accuracy of this statement ask a small boy returning from a fishing excursion with his catch to whom the fish belong. Not the suggestion of a doubt enters his mind. They are his against the world. If deprived of them he recognizes the situation as justifying a declaration of war; and war will be declared if his notions of expediency do not give him pause—that is, the size of the other fellow.

Just as the string of fish belongs to the boy, so a field of corn belongs to the producer. Just so a building belongs to the builder. Here, however, a difficulty appears. The producer cannot hold the corn or the building unless he can hold the land on which the building stands and from which the corn grows. It is found necessary therefore to establish secure possession of land. This can be done only by "public" or governmental act.

When men quit the nomadic life, and began cultivating the land and making permanent improvements exclusive possession of land became necessary, and as society integrates more and more that necessity increases in relative importance. Private property in land, as that exclusive possession is called is the primary property need of civilized life.

With private property in land (instituted as a necessary mode of securing just possession of products) there comes a division of the product between the producer and the landholder. These portions are known as wages and rent. It is clear, then, that private property in land, instituted to achieve security to producers, has an additional effect, and that this effect is precisely opposite to the effect that justifies the institution.

Most social reformers since the time of Plato in Greece have urged the abolition of private property in land because of this perfectly obvious effect, but we have just seen that it is a necessary institution. What then, may be done?

Henry George proposed to absorb the portion going to landholders by placing all taxes on the value of the land they hold. This clearly accords with the reason for Sir Matthew's rule, viz, that the public must be free to correct any ill that flows from its act. We hold that George's proposal, instead of being a visionary notion, is really harmonious with the most fundamental property requirement of civil society. If our courts recognized sovereignty in its relation to property as clearly as they do in its relation to the public power we would have an end of most of our social difficulties. Instead, they steadily hold that the various divisions of our government can contract away our lands by fee simple title, by right of way grants, and by other methods.

As proof of the overwhelming importance of this matter we call attention to total values in the United States,—about one hundred and thirty billion dollars. One half of this total is land value. The mere statement of these facts is conclusive. Nothing else is powerful enough to produce that continuing disturbance called the industrial problem.

Now, as to the practical validity of the Single Tax. Is it not obvious that the less land is taxed the easier it is to hold it vacant. The easier it is to hold land vacant the more of it will be so held. The greater the amount of land held vacant the less will be the area occupied by any given number of people, and of course the more intense will be the demand, and therefore the higher the price. The less the revenue that is derived from land, the more must be derived from industrial products in order to meet public expense.

This is true because land and products is all property. Bonds, stocks, mortgages, etc, are but evidences of title to, or lien upon, actual property. Taxes on products are necessarily added to the normal cost of production, because if the producer cannot add the amount of the tax he must quit producing. Lay a tax of ten dollars per year on each apple tree in any state in the union, and because apples may be secured from beyond the borders of that state, producers could not add the ten dollars to the product of each tree. The tax would make it unprofitable to raise apples and the trees perforce would be cut down.

It is clear, then, that the taxes on products must operate to raise their price. The present plan known as the general property tax raises the price of all property, first by adding taxes laid on products to their normal price, and second by low taxes on land causing speculation—or vacant land holding. The price of all property is therefore artificially raised by this system.

The cost of government is continually advancing. For instance, the federal government costs over five dollars per capita per year, whereas, before the civil war, it cost only one dollar per capita per year. State and local governments increase in the same way.

The proposal of Henry George is then not only in harmony with sound theory, but is of immediate practical importance in that it offers a simple definite plan for avoiding an obvious dilemma. He would gradually reduce taxes on production, and as gradually increase taxes on land values. Thus he would steadily avoid the constant artificial and needless increase in the cost of living which is the burden of much of our present day literature.

That this can easily be done is proved by a very large number of actual tests. The plan is being put into operation to a vastly greater degree than even the usually well informed imagine.

Since 1897 over eighty-five municipalities in New Zealand have adopted this plan locally. New South Wales and other Australian states have done much in the same direction. The German possessions in China are supported by this plan, and some 457 municipalities in the German Empire have applied this tax, while some time since the imperial government appropriated to itself a considerable portion of the revenue thus raised. In our country Pittsburgh has recently enacted laws to gradually exempt one half the value of buildings, and Houston, Texas, has nearly abolished taxes on personal property, while buildings are assessed at 25 per cent, and land at 70 per cent of value. Western Canada is almost wholly committed to this plan. The farmers of the prairie have never paid other than land taxes. All cities in Alberta must raise revenue by this plan by 1916. Many of them do so already. All of the considerable cities and most of the smaller ones, of British Columbia have resorted to this tax. Only one town throughout the world has returned to the old mode of raising revenue. This is a small village in New Zealand.

Manhattan Island originally sold for twenty four dollars (the deed for this sale was recently purchased as a relic for some \$1600.) The same land irrespective of improvements is this year assessed for taxation at over thirty five hundred million dollars—or nearly one hundred and fifty million for each dollar of original value.

One lot in Cincinnati recently sold for \$75,000 that originally cost John Symes six cents. Symes bought two million acres at sixty cents per acre. The lot is one tenth of an acre. The difficulties to be overcome in order that we may enjoy true economic freedom are not practical difficulties—but legal ones. Our tax laws are wrong. They make land dear and make men cheap.

THE BOY AND HIS GANG.

J. ADAM PUFFER, Boston, Massachusetts.

(Stenographic Report)

The most we can expect to do this morning is to recall some of the experiences of our boyhood. The reason why we fail with boys is because we cannot remember what kind of individuals we once were. We can remember the events of our boyhood, but it is very difficult for any man here present to recall the feelings of his boyhood. You often hear a man say "That is the best piece of pie I ever tasted." What is the matter with that man? Nothing more than he can't remember how the last piece of pie tasted. We went to a certain swimming pool without the consent of our parents. We can recall the fact that we went to the swimming pool but we cannot recall the feelings we had there or on the way back home. If we could recall these feelings, there would be a swimming pool in every school, and in some homes instead of smoking rooms. We build our institutions and our homes for adults and forget what kind of individuals we once were.

The boy learns more that is useful to him in the playground than he does in school. Sunday school lessons can be learned on the football field as well as in the school.

We are going to study the period of the gang life of the boy, a time when the boy seems to depart from his home life and live a life of his own; he forms his own organizations at ten, eleven, or twelve; he plays baseball and football; he is now learning to be a member of the gang—he is learning coopération, self sacrifice, obedience to a leader. About three out of every four boys belong to a gang, good or bad. Why doesn't the fourth boy?—Because he can't get in; because he lacks the one fundamental virtue of boyhood. I once asked a leader of a gang, "Whom do you let into your gang?" He said, "If you see him hang around the corners at night, after awhile you let him in if he aint a squealer."

Loyalty is the great virtue on which manhood is built. When the boys find out that you will not listen to a telltale, then you are initiated into their gang. When boys belong to a gang, they are there to do things; they have a definite program. I believe that the boy should be given all the experience he needs; he should have his day crowded to the full; and when the day is over he should have something definite for the evening. Give him all he wants; give him a positive education; fill out his life to the full. If a teacher is positive with the children, I don't care much about the amount she teaches. I believe it is true

that if parents would provide wholesome amusement for the boys, instead of his being in a gang from five to seven years or eight years, the period would be from three to five years.

I want to take you with me to a home I visited in the south. There is a normal school down there, a school that is normal. It is a school where young men came to get an education, and that was taken for granted. Mr. Pestalozzi is in charge of this school. I watched his methods and I sat at his table. He had a boy of fourteen years, a girl of ten, another boy of five, and a girl of three. This was about the time that the Lawrence strike was on, and we were talking about the forces that were bringing about such disaster in our cities, and this boy of fourteen years of age entered into the conversation and seemed to be perfectly at home; his father withdrew to give the boy a chance.

I talked with the boy and was amazed at his conversation and his knowledge, and after the meal was over I asked Mr. Pestalozzi, "Where did this boy get so well posted," and he told me that from the beginning they had always allowed him to think for himself. He told me how he did it. He said, "We just let him grow up." He told me this boy had always been independent in his thought and action, and until he was thirteen years of age he had never allowed his hair to be cut; he insisted that he live his own life. You know it takes courage to let your hair grow until you are thirteen. This boy's life was his own life—he was no molly-coddle.

And this girl of ten years came to the table with a hat on, and when she came to the breakfast table in the morning, she still had her hat on; when I saw her playing the piano in the afternoon, she had her hat on. She liked that hat, and why shouldn't she wear it. You would say that it is not proper for her to wear a hat at the table.

Sunday morning they came to the table when they pleased and they sat down when they were ready. They ate whenever they pleased, and when they got through eating they got up; they didn't say "Excuse me." I don't see anything to be excused for when you are through eating. It was a very interesting home. This little boy of five years of age came in Sunday morning and asked his father for a nickel and the father gave it to the boy. And pretty soon, the little girl, seeing that the boy was successful, came along and said "Papa I want five cents," and the father felt around in his pocket and not having a nickel pulled out a quarter and handed it to the little girl and went on with the conversation. I believe there are some parents that would fall dead if they gave a quarter to one of their children. The mother asked him what he was doing. She said, "You are giving those children money, and you know what they will do with it. The boy has gone after a Sunday paper and the girl will buy gum with hers. And the girl came back

chewing gum as happy as could be. Notice the independence of children. The parents let their children live their own lives.

Now I will take you to another home I visited in Massachusetts. I had some work to do with the father of this family. I went into the house and the father took me up on the third floor to his study; I thought he was a wise man to have his study on the third floor, away from the children and the rest of the family. We had not been at work but a short time, when up came the seven year old boy and he walked right across where his father was and said, "Papa, will you go swimming with us this afternoon?" The father said, "I will consider it, my boy," and the boy, receiving this positive answer, went down to his play happy. In about a half an hour, he came up again and walking across to where his father sat, he said, "Papa, will you go swimming a little earlier to-day than usual?" The father said, "I think I can, I think we will be able to go a little earlier to-day than usual." How many fathers would have said this? I know what you would have said. I began to watch this man. In about another half hour, up came the boy again and said, "Father, what time will you go swimming this afternoon?" The father took out his watch and he turned to me and asked me if I would go swimming with them, and I consented to go, and he turned to the boy and said, "We usually go at three, but to-day we will go at two o'clock. Get your gang around and we will go at two." Three times the father stopped work to answer his boy positively.

In the afternoon, we had lunch and we got ready to go to the swimming hole, and we went along and the boys came from every direction. They came on bicycles, two on a bicycle. When they came to our place, they crossed the street and went around an elm tree and just missed running into a stone wall. I said to the father, "Some day your boys will knock out their brains on that stone wall." He said, "Mr. Puffer, I have found out that the best way for a boy to find out where a stone wall is is to let him run into it."

When we arrived at the swimming hole the boys were all lined up ready to take their first dive. I made the remark that it was queer that they did not rush for the water as soon as they got there. Mr. Pestalozzi told me that he had told the boys that he felt a responsibility for these children they had with them, and that he wanted them to get their clothes off and take a sun bath and when it was time for him to appear on the top of the hill they should be ready to dive. How would you have said it. Mr. Pestalozzi took off his clothes and went in swimming just as the boys did and I followed. I started out and in a few minutes the boy of seven came along and so I thought I would show him how I could swim, but he soon went by me, and I pretended I was not trying. After the swim, I asked the father how long that

boy had been swimming, and he told me that he had taught him to keep his head under water in the bath tub, when he was four years old, and then took him to the swimming hole and showed him a few strokes and the boy had been swimming ever since. He said, "This pond means a great deal to my boys," and he told me how his boy of ten years had built a boat and sailed it on the pond. Think of it, a boy ten years old building a boat. He told me the pond was an education for the boys, and it was. He does not let his boys go to school. That is the way he looks at life.

Why did you come to this convention, teachers? Most of you wanted to go somewhere. Your boys and girls need to go somewhere more than you do. Why don't you satisfy them? Why don't you go walking across the country with them, or camping with them. That is where you can teach them, when you have boys out in the open air, in the green fields, or around the camp fire at night. Each boy tells his story, and you then close the day with your best story, and thus you can then put something into boy life. I believe you can teach much this way. You are there for business and you can talk about the deep things of life and bring home a lesson in boy life which will stay with him forever.

THE NEW CONSCIENCE AND THE OLD CONFIDENCE.

(Abstract)

EDWARD C. ELLIOTT, University of Wisconsin.

The good and the ill of "Big Business" in the economic world is matched by the good and the ill of "Big Education" in the school world. The principal difference is that with "Big Business" so much of the emphasis is given to the ill that the good is forgotten, while with "Big Education" the limelight of publicity playing steadily upon the good only now and then brings mischief into the half light. The real dangers are usually hidden in the darkness of indifference. Too much confidence outside of the school, and too little conscience inside of the school belong to this class of hidden dangers.

Practically the whole of our American citizenship belongs to the cult of education. As a people we stand in a sort of superstitious awe of the school as the sanctuary of our national ideals and as the conservator of our powers. This over-confidence has been detrimental to education in two ways. On the one hand is a conservative and indifferent satisfaction; reflected clearly the country over, by the public attitude toward the rural schools, or, perhaps better by that toward

the profession of teaching. On the other is a restless, revolutionary liberalism now permeating the thought and action of educational leaders and resulting in the continual widening of the field for which the public elementary and secondary schools have become responsible. While our educational difficulties appear to cluster about conservatism and indifference, there is, in reality, genuine danger from the new liberalism which pretends rather than performs.

Too many things to-day are accepted as evidences of educational progress and reform which, in essence, are nothing more than symptoms of a chronic nervousness which the schools have developed through untimely and unreasonable demands, together with the lack of clear and definite purposes on the part of those immediately responsible. This continued tension has resulted in a distant over-strain, until we have what may appropriately be called a new educational malady, "institutional fatigue." In other words, the traditional and oft-remarked faith of the American people in education, as the universal remedy for all individual lacks and all social ills, has brought about an aggravated case of elementary and secondary school exhaustion.

The development of public education has in the past depended upon the existence among the people at large of a full confidence in the worthiness of the public school. It has taken two generations at least to bring this confidence into close and productive relation with the school; yet the schools are risking the loss of this confidence through a restless ambition to assume responsibility for all the educative influences and forces.

We of the schools must take account of the new situation. Its complacent or anxious acceptance and its nervous exploitation are no longer matters of minor concern. The increasing cost of schools rather than the increasing cost of education has become a new factor in social economy. Education is seldom expensive; schools frequently are.

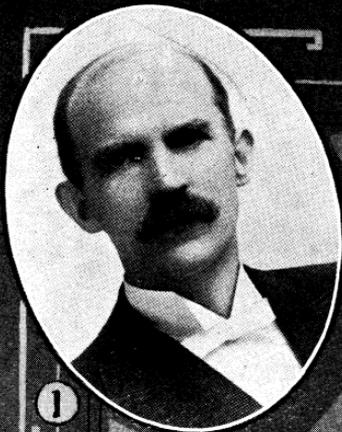
Are there no legitimate limits to the activities of the public elementary and secondary school system of our states? Has not the time arrived for a clear-cut definition of what these schools may attempt to do successfully? May not the public school to-day demand that the other social institutions, the home and industry in particular, assume their own share of the new burdens in our civilization? These and similar doubts are raising themselves in the minds of those who hope for a public school in which the essential is not sacrificed on the altar of blind opportunism

The over-confidence of our people has been followed by over-pretense of those standing as representatives of the schools. "Keeping up appearances" has become altogether too characteristic of affairs educational. A number of events during the past few years in this

state should cause us to take heed lest our schools be made the agency for the exploitation of personal and narrow causes rather than the means for the solution of essential social and educational issues.

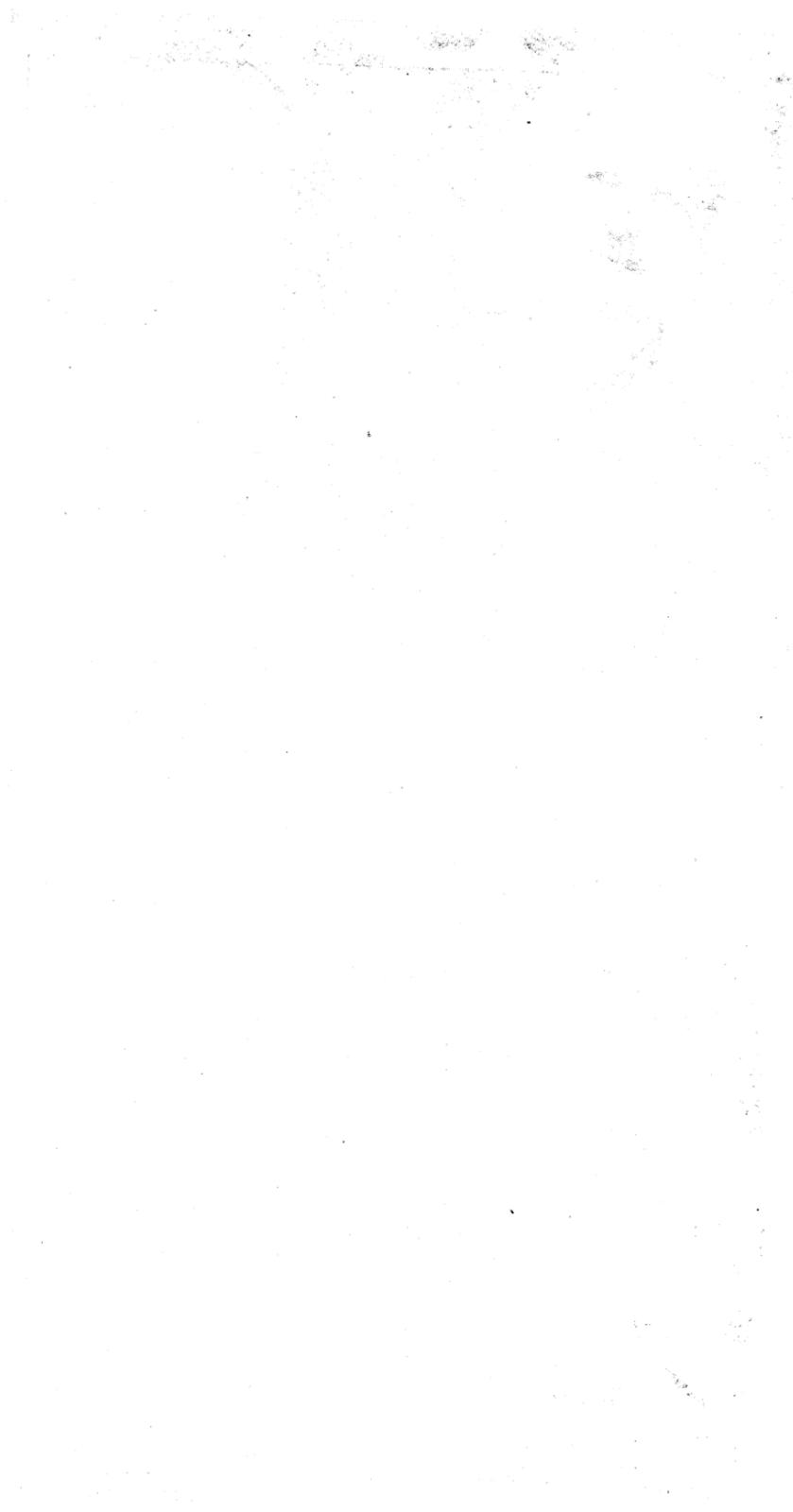
For the establishment of a new confidence in education among our people, a confidence that is based upon their clear comprehension of the real possibilities as well as the necessary limitations of the public schools, there is needed a revival among the great body of our teachers of the old teaching conscience, which recognizes the personal responsibility of the teaching craft for the accomplishment of the public school purpose. The development of this conscience is not possible until teachers are given real responsible collective freedom. The present schemes of school government by school boards and school superintendents, are apparently designed to secure the least rather than the most service from teachers. Thus far the mythical democracy of the school has centered itself upon children. There is, however, a democracy of the school that comprehends the *workers* with children as well as the children themselves. Both teachers and pupils must be included in the conception of the free school; otherwise, distortion of the aim of education results. The school system cannot teach and cannot vitalize democracy with children free and teachers enchained.

Within a decade the people of our American states have developed a new social conscience. In the field of politics this new conscience has begun the war upon pretense, is beginning to refuse the shadow of things for the things themselves. The new doctrine of political and industrial justice are demands for honesty between men. A new doctrine of educational justice demands genuine honesty between the people and the teachers of the public schools. The one corrective to the forces that serve to undermine the public confidence in the public school is a professional conscience among teachers which must be developed as the chief means for preserving unto the school its self-respect; and for enabling it to guarantee to the children of this and the next generation an education, based not upon pretense with unreal things, but upon performance with real things.



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VOCATIONAL GUIDANCE.

J. ADAM PUFFER, Boston.

All training is originally vocational. In primitive society the only well marked difference in occupation is on the basis of sex. From the earliest beginnings of human society men have had certain tasks and women certain others. Rigid custom almost invariably separates the two in such wise as to assign to the one protracted tasks done at slow speeds and to the other those which call for violent bursts of activity.

“Man works from rise to set of sun;
Woman’s work is never done.”

reflects the earliest of all attempts to adjust the task to the worker. With this separation comes the first vocational control.

From before the beginnings of history boys have followed their fathers to fishing stream and hunting ground and learned by doing and seeing done. Girls meanwhile have stayed at home, watching and helping their mothers while they prepared food, made baskets of cloth and cared for the little brothers and sisters. Much also of a child’s training was by spontaneous play. A few imitation ceremonies at puberty have comprised the entire formal schooling of the vast majority of mankind.

Such an education had for its outcome muscular habits, trained senses and first hand information. Primitive as it was it was everywhere vivified by its contact with reality. What the pupil mastered meant food, shelter, comfort, safety; and so thoroughly was the lesson learned that the little girl of to-day still tends her dolls and the little boy wants to “play Indian” in the woods. This was the first pedagogical method, the method of nature. No system can be found that altogether departs from it.

Education continues to be largely industrial and vocational down to the time of the so-called “industrial revolution,” when steam became the power and machinery took the place of hands. Many persons now living can recall the last stages of the old industrial order. The clothes on any citizen’s back might have been made by his own wife, woven on a loom, spun on a wheel of his own construction from wool that he had himself clipped from his own sheep. Such portions of the process as did not chance to take place under his own roof were still performed in his own neighborhood. He himself knew every detail from his youth up. Men and women still got their education by doing and seeing done.

In the old industrial order our parents and grandparents had worked out a very efficient system of vocational education. Every girl as a matter of course mastered the entire lore of womankind and every boy had virtually the whole of the world's work under his eye. Instead of vast factories with "No admittance" on every door where he might not see his own father earn his bread each lad had full run of a score of little shops where every process lay open to his curious eyes. He knew master and journeyman, he asked questions and he learned. When it was time to select his own occupation he already knew a good deal about them all. If he did not come up in his father's trade he might be apprenticed to his father's friend. In those simpler times the chance was small that a square peg would try to fit a round hole.

As industry has become more complex with every new invention and the careful division of labor, intelligent guidance through its mazes has by no means kept pace. As a result we find in county almshouse and in city park a veritable army of "worn-outs" and "misfits;" while even in store and shop among the people actually employed the perfect adjustment of worker and work tends to become increasingly difficult. We take up the task which offers itself, though we may have been trained for something quite different, or more commonly trained for nothing in particular. Few persons who have not specifically looked into the matter at all realize how numerous in the present day world are the vocational misfits. Generations will probably come and go before we can reestablish as thorough a system of vocational guidance as that worked out by our fathers.

Our over bookish school system has proved a sorry disappointment as a character builder. It surfeits the youths with wants but with no practical training for supplying them. It is high time that we understood that every civilized human being gets the larger part of his education in the occupation in which he earns his livelihood. The great virtues needed in an industrial democracy are not learned by the reading of books, or the hearing of sermons, but by honest labor. It is far more important that we learn how to guide our children in labor than to prevent child labor. At present we have vocational schools for the upper 5 per cent but none for the 95 per cent. The studies made by the City Club of Chicago and the Massachusetts Industrial Commission agree that there is little relation or none at all between the elementary school work and the industrial life of the community. Our great fundamental and productive occupations are recruited by pure chance.

What shall we say of the efficiency of a school system which can hold only half of the children through the eight grades? Our own bookish schools turn our children into the streets, to be idle half the time and to degenerate physically, mentally and morally in the very

their problem. Their replies have been frank and very helpful. There was cordial endorsement of the work of our colleges on the part of high school principals.

The high school principals gave many constructive suggestions of the service and limitations of the college such as the following, which we condense into a mosaic of quite common opinion. Mere pedagogy is not sufficient. There is defect in presentation. Teachers from schools of higher education can teach the subject but not the children. "The last thing many students learn in college is the first thing they teach in high school." The high school passes back the sin to the college as the college to the graduate school. "Colleges should see to it that students who expect to become teachers must not mix up research ideas with teaching propositions." There is much poor teaching in the college (We ask, how about the graduate schools?). It is generally agreed that method should take a minor place and many say the same of excess of so-called practice work. Most of my advisors admit that the colleges are especially strong in turning out teachers with teaching power and teaching ideals.

Our high school principals who have abundant right to speak to this topic would endorse the following proposition. The public must insist that the colleges remain true to their primary function of teaching, and this teaching spirit and ideal caught at college is a most substantial contribution to the students who choose the teaching profession.

Every teacher in a college should take three vows. First the vow of Poverty, second, the vow of Service, and third, the vow to Teach. The best prerequisite for a good college teacher is successful high school experience supplemented by post graduate work. It is too true that there is much poor teaching in the colleges as everywhere else. College faculties must dedicate themselves to teaching. This will be of inestimable value to all and will be of direct value to the 58 per cent who in the last five years have gone from our colleges to teach in the high schools. The best pedagogy is a good teacher. In so far as our colleges inspire the teaching ideal, will we serve the public through the high school.

College faculties and high school principals agree that we must stimulate a professional sense in our teachers. The crux of the educational problem is the teacher, and the crux of the teacher problem is the professional sense, and the crux of the professional sense involves three things: First an adequate salary. A teacher can never be effective who has not the resources that keep him from being discounted in the community,—this does not necessarily and must not involve a purely mercenary motive. Second, there never can be a true profession that does not have some minimum of training and equipment to permit the candidate to enter. Third, the sense of service is paramount. Service is the core of professionalism. The true teacher must have what Professor Palmer calls "a vicarious aptitude."

The college contributes very directly to the professional factors of training and service. Our colleges glorify the profession. If informa-

caring for plants and animals, and in the case of the girl, at sewing, cooking and housework also. Every youth should have a year at least on the farm. Farm life is so varied, so rich in all-round experiences that nothing else can approach it as training or as test. The present school course, antiquated, impractical, one-sided, abstract, as we justly accuse it of being, is a good test for two small but important classes in society, office workers and the professions.

All youths should be directed to study the family tree to find the talents on either side of the house. What we have we inherit. "The gate of gifts is closed at birth." Certain characteristics, musical and mechanical ability and probably leadership ability are strongly hereditary. Sometimes the child will discover himself in his own father or mother.

Another device often employed with success is the use of vocational topics as subjects for regular school essays. Such themes tend both to develop a serious attitude toward the question of a career, and to show which pupils are already thinking seriously about their future.

In the eighth grade at the Lyman school, a little red-headed Scott said in one of his essays that he wanted to be a printer and go to work in our school printing shop. His teacher Miss Heller reported that he had uncommon mastery of English which had not been ruined by a study of grammar. He worked well at his new trade. In six months he was assistant editor of the school paper. On leaving school he entered a printing office and has been doing well ever since.

No methods will work on a wholesale plan but occasionally the teachers and pupil will make a valuable discovery.

The counselor can render great service by steering youths clear of certain pitfalls. She can warn boys against the "blind alley" jobs. These usually pay well at first but leave a person stranded at twenty. A messenger boy is in a perfect blind alley. Blind alley work is necessary but it should be done by men who receive a living wage. Probably if the mail business had remained in the hands of private companies our letters would be delivered by boys cut off from all chance of promotion.

Another dangerous tendency is toward the "white collar" job. Our schools are largely responsible for this tendency. A very high per cent of the graduates of our schools look for clerical positions first and only go into mechanical work when forced to do so by necessity. A great many good mechanics are lost. Mechanical ability is of a higher sort and a great deal more valuable to society. It would be far better to have the present conditions reversed and let the more common ability drop into the lower positions of office work.

Another dangerous tendency is that toward the professions. Our schools have here done great damage to the social order. The pro-

tion is more precious than that which we call so." We do not weigh enough the tremendous practical value of the impractical ideals. We are reminded of Mr. Chesterton saying "Practical men generally know everything about the matter they have to deal with except what it is for." Schools are made for the students, and not students for the schools.

DISCUSSION OF ADDRESSES ON "THE TRAINING OF HIGH SCHOOL TEACHERS"

EDWARD C. ELLIOTT, Madison.

It is altogether clear from the three addresses this evening that the several institutions of higher education in this state are keenly alive to their responsibilities for the sufficient and proper staffing of the secondary schools of the state. Moreover, Normal Schools, Colleges, and State University are apparently fully aware of the opportunities that have come to them, through the rapid development of our secondary educational system, to lay claim to appropriate support and facilities with which they may adequately accomplish their share of a pressing public task.

THE PASSION FOR SELF-JUSTIFICATION.

May I assume at this point a certain intrepidity, and suggest that each of the representatives of our three higher educational foundations has well illustrated what has occurred to me to be the greatest difficulty in our problem of teacher training. And that is a well defined *passion for self-justification*; which magnifies the importance of our acts of commission, and discretely and adroitly, avoids any of the discomforting acts of omission. Being connected in a very direct and intimate way with the work of the training of teachers my opinions should, of course, be presented with humility and accepted with some reservation. Nevertheless, I would hazard the suggestion that, as yet, neither University, College nor Normal School has found the best way of educating and training teachers for service in our high schools. Further, I doubt whether even a *good* way has been put into operation for accomplishing this end. My first proposition then is that there are still a good many unexplored "Rivers of Doubt" in this problem region of ours, and we may not, therefore, be any too certain of our geography. There is a great need of open-minded experimentation.

NATURAL LIMITATIONS OF PROFESSIONAL TRAINING.

My second proposition is that the making of teachers ready for *immediate, competent service* in our high schools is, in a large measure, beyond the power of satisfactory accomplishment by our training in-

BOOKS AS A DELIGHT.

Bishop WILLIAM A. QUAYLE, St Paul, Minn.

What we need is not so much information as inspiration. It is not that we are mentally over informed; it is not that we possess too much knowledge. I think in the main, outside of teachers, people are not knowing enough to hurt; but knowledge is a thing subject to acquisition. People who find it can get it. Anybody can set himself down stolidly to the pursuit of knowledge and in a manner acquire it; but you cannot set yourself stolidly to acquiring inspiration. Inspiration is caught and nobody quite knows where to catch it. Where the prophet will come from or come to, is uncertain, and so where we are to go to catch his voice which is like the voice of lutes or drums or all sorts of tremendous and aggressive music, we cannot tell. We are in deadly peril of the apathy that comes from simply knowing things, without the wings upon the shoulders of the soul to lift us where the eternal azures stay and where the stars are burning and where the dawns drip down their glory on the eyes of awakening men.

And how to get inspired is a great matter for all of us. We are rather busy people: some of us are tired: many of us work a good deal: more of us do not work as much as we think we do: many of us are tired: many more of us are not as tired as we think and say. But we are in peril of the rut, the good rut that life cuts in the road by reiterated travel. We go down the road so much, we frequent it so perpetually that our danger is by and by, the rut will hold us. It is a good thing to have a road. It is a good thing to know which way to go. It is a good thing to keep in the track where the multi-thinkings of the world run. It is a good thing to go where every place we plant our feet, some other body with a bigger foot has gone before us. That is a pretty good thing, but still the peril of it is on us also. We are here earning bread and butter. The utilities of life press hard upon us; we are kicked and cuffed in this great fret of wear and tear of earning a livelihood; and knowledge gets bread and butter. It is economical to be informed: it is financially wise to be informed. It is a good thing to know how to do things, so we shall get paid for the doing of things and the result is that knowledge gets to be perfunctory and knowledge gets to be utilitarian, so that by and by, if we should leave our brains at home, our vocations would run on the same. You know, the fact of the matter is we all get so accustomed to what we are doing that a school teacher could forget she was a teacher and still teach on, and if she had nightmare, it would be school teacher's nightmare, and she would still be teaching school, and he

would be still teaching school, and the preacher, he would have nightmare and it would be a preaching nightmare; and the various sorts of business men, if they had nightmare, it would be a nightmare appertaining to their business. So that utility is in great danger of throttling us and taking away the breath we ought to breathe, and putting its hands over our eyes and shutting us from the glory that we ought to see and the heavens that we ought to ascend. So that the great thing, in my humble believing, for all of us people who are in vocations is to study how to get outside of the job we are in and smile outside of the place where we do our mechanical smiling, and have something or other to employ the fingers of the head and the fingers of the heart other than the things with which we deal when we are making our daily bread. Now, I do not asperse the character of utility. I do not, as Ruskin used to do it, assail a railroad. I think it is easier in Wisconsin in the Winter to ride on a railroad than on a mule, and I think the locomotion is swifter and pleasanter; and I am not here to assail utilities, but I am here to say from a lifetime of mine own experience that the utility in us is likely to throttle the high desire and hold us to the ground, whereas we are meant to outfly the eagle and to wing our way past the stars. So that the great, grave study of wise and thoughtful men and women who are largely engrossed in vocations is, "What can I do to wing me so that the feet of me shall not everlastingly hold me to the ground, and so that the wings of me shall carry me out into the spacious places where stars lift their light of evenings and mornings have their wasteless splendors and where souls grow great and sublime.

There is just the difference between information and inspiration that there is between a drainage ditch in the field and a stream. A drain ditch in a field is the quickest way for wet ground to get rid of the water; it is a short-cut across lots: it is as straight as a straight man can make it, and the water will go out by a ditch a little easier than it will go out by a stream. But anybody ought to know that a ditch is a ditch, and anybody ought to know that a stream is a stream; and anybody that ever saw a stream ought to know that streams never go straight along. They go zigzag and loiteringly and meanderingly and dawdlingly and take time and never are in a hurry, and the sinuosities of the stream are of more bewildering beauty than any poet ever told in poetic words, or any painter ever told about in poetic colors; and utility is the straight ditch: that is the knowledge of the world. These things help us on. We get on faster and we get on better because we know a lot. And it is always convenient for a teacher to know a little more than the taught—not much—there ought not to be too much margin between them lest they be not neighborly enough. In the main it is a pretty hard job to be as smart as the scholar. There

is no teacher here and there is no preacher here—and they are teachers alike—that has not been throttled by some little body and asked some question that nobody on earth could answer. Now, if anybody can answer all things, it is a school ma'am; I allow that. I don't doubt it at all; I admit that is perfectly correct; but she cannot and he cannot instruct in all things, and the knowledge we have is useful and full of service: but we are liable to be hounded by our knowledge. How are we going to get out of the place where life has its daily round? The answer is, We must learn to dream, and we must have inspiration and something must lure us, and there must be some hand beckoning from the forest edge and there must be some voice along the prairie. What is sweeter than the voice of the prairie wind which is strangely sweet? and we must hear the voice and catch the beckoning.

Now, we all read books that pertain to our job. Every schoolmaster or schoolmistress has studied pedagogy. What on earth is pedagogy? It is hard to know what it is. It is a formulary for doing things so that if you do things the way it told you, you won't do them the best way. Now, that is pedagogy. And I suppose I ought to be allowed to say a word on that, having been a pedagogue for quite a long while. I am not criticising the thing: I am only saying that no rules can be laid down for the great psychology of life and that inspiration of the soul must leap higher and stay farther than any knowledge we possess. But we will all read the books appertaining to our business. The preacher will, the mechanic will, the banker will, the newspaper man will, and, in the necessities of the case, we are trampled down to the place where bread and butter is to be earned.

But I am talking about this matter of the lure of things, the reading of books that we had no call to read, the hearing of voices that were not scheduled to be heard, listening to a flute that we had never known should sound on our ears. Books as a delight—not to read them because we ought to. Now, I believe in duty. I think duty is a brawny, sweaty word, but I also profess if we could reduce duty a little and get so in love with things that we should do our duty unwittingly, it might be better. It is a pretty good thing to rule not in a ruling way, but to rule as not knowing that we rule; and it is a bonny thing to be able to get at matters that are not related to us, to do things we had no call to do, to get outside of the tramway of duty and get inside of the lure of life, the things that beckon to us and call, and lo, we have come to forget the thing we did—to forget the thing we are. I hold it to be absolutely true with any sincere life that nobody can live with his job all the time, eat with it, work with it, sleep with it, wake with it without by and by getting pretty weary of the job. Now, I know that by and by the job gets so into your soul that if you were dead, you would keep at it. I know a man who is eighty years old and past.

He has been in business so long that the oldest citizen does not remember when he began. His mind is gone to friable bits like mashed chalk, and he cannot remember things at all, but every day and every day and every day he must be autoed down town to his office to worry the folks in the office about the business he ought to know about and does not know about. We get, therefore, to be creatures of our own activities, and the dynamics of our life by and by makes us to be machines in our life. How could a body be wooed outside of his own career? How could a body forget she was a schoolmistress not being married? How could a man forget the job he had? How could a body forget the job that had him? Answer, there must be some way he could get out to where inspirations are. You know it is easy to get to be a kind of human lead-pencil. A lead-pencil is accurate and business-like and determined and lean and pointed—that is a lead-pencil. It is so easy to get to be a human lead-pencil and do all things that we ought to do, and write all the things we ought to write and say all the things we ought to say and spell all the things we ought to spell; but you know to be a human lead pencil is to be rather elongated and is not altogether necessary; that is the fact of the matter.

Now, how can a body be at one thing and still not belong to it? What would the lure of books be to a body's life and how should it induce a body's life to larger things than a body was? How can a body read books that are not scheduled? People come and say, "Now, read so and so and read so and so, and take this line of reading and that line of reading" and then take this line of reading until they get to be sort of linotypes. They have lined themselves until they just make a streak across a page, and if you took a photograph of them, it would be a streak across the page. Now, I am saying, whatever that is that is not fine soul practice; and whatever that is, it lacks in having wings; and whoever we are, we are too big to evermore stay on the ground; we are so big that some time or other, aye, and many times, we have good call to lift the wings and soar and leave the ground below us and see the glory that is beyond us. It is one thing to go out in the woods and dig for roots and herbs as a business; to go out and get sassafras, to sell sassafras. I do not object to the sassafras—I do not drink it, but that is a constitutional apathy to doing things that don't need to be done. I don't need to drink sassafras; I would drink water and save the sassafras for those who need it. Now, then, if you are a sassafras digger, and you go out into the woods to gather sassafras, that would be a job—it would be mandatory, it would bring returns financial; but that is another thing from just going out where the sassafras might grow or might not, to just wander around loose with God; that might be better; just to be going anywhere for fun. Lots of us never know what it is to do any

thing for fun. Some people eat as if it were solemn activity and they must do it. "We will now eat"—that is the way they look at it—we will now eat so as to sustain this physical corporeality in order that this splendid individuality may not be diminished. That is the way they do. And they just sit seriously at it. It is not so material what it is, so be that it is. "We will now eat, the Lord being our helper." That is the way they do. Now, really, don't you think it might be just as well to enjoy it, since giving eating absent treatment is rather hard on the constitution. Might it not be well to have some preference in viands and be something of a sybarite in things that are cooked and edible? In other words, would it not be a good thing to have a little joy in a thing as well as to take everything seriously; have a little fun on the road? If you don't have any fun, just look at the other people, they are funny. Now, you could have some fun, and the probabilities are if they looked at you, they would have a joke. So we are coming along all right. In other words, how could we get out, say, into the woods to have fun. Couldn't we go out and scuff around in the woods?

The other morning I chanced to land up in Massachusetts, and I went around to the dealers in the town; from one I bought some meat and from one I bought some bread and from one I bought this and that and the other, and I saw a hill not far away covered with splendor, all sorts of gaudy colors and divine banners floating from the summit of the hill, banners God had put out, flaunting their folds out on the morning air; and seeing I had to eat breakfast that morning, I thought I would get a chef of my own liking and buy the viands myself and take them out on the hill and cook them so I could know the cooking was right and sanitary. So after I had gone around and for a cash consideration in their hands, had gotten certain viands, the groceryman looked at me when I was arranging with him for some matches, and said "Do you know what state you are in?" I said, I was in the married state, so far as I knew. I said, I have been married quite a while—I am not single. "Oh, no," he said, "I mean, do you know what State of the Union you are in?" I said, I did not. He said, "You are in Massachusetts." I said I could not help it, it was by no intent of my own. He said, "I gather you are going to start a fire," and he said, "You cannot start a fire in Massachusetts without a license. You cannot, you know, start fire in Massachusetts without a license, but you can in Vermont." I said, "Where is Vermont?" He says, "Do you see that stake in the road out there?" I said, "I see it." He says, "That is Vermont." I said, "Here's for Vermont. I want to go where there is a little liberty around, and where a man can strike a match on his own shoe if he is not too tired."

And so I struck for Vermont, and went up onto the mountain. Oh, the day was sweet and the sky was high and the wind was nipped a little with frost, and banners blew, floating out to every wind and the voices of trees were strangely sweet like the voices of the angels of God, and I struck my match and lit the fire and blue smoke curled and the chef went at his morning job. Ah, women, don't you wish you had been there with me that morning? What cooking there was, and how good it was to eat out in the day! And as I was eating my breakfast, wandering around scuffing my feet in the leaves and digging my heels down into pine needles six inches deep some places, the deepest, and the wind would be wailing in the pine tops—it was not a journey of utility. I could have gotten a breakfast for less down at a lunch counter, and have stared at the counter while I encountered the victualing—I could, but here I was out taking breakfast with God, and truly it was worth while, and it was a morning of glory. My friends, is it really not worth the while once in a while “to loaf and invite the soul” and see the fingers that beckon and the wings and can hear music, although you do not know the direction of it and the voices that come from very far and go to very much the farther. These are the things.

Books as a delight, things that woo you and lure you. If anybody can get a book in his hand that does not appertain to his business, that is worth while. I have been a school teacher. I used to be able to know a school teacher as far as I could see it. Now, I am not so knowing. I could also tell them as far as I could hear them because there was a sort of didactic inflection in everything they said. If they said they were going to dinner, it was done didactically. I don't know so much now. I haven't noticed them so much lately. I say this not of them, but of us—what we need is the amelioration of the thing that does not appertain to a vocation. The love of a book because it is a book, and the holding of a book in the hand to warm it instead of putting the hand to the fire; a going around where books beautiful are, just the loving a book, not because it is of any use or because it has any bearing on our business, nor because we should be informed by it, nor reformed by it, nor deformed by it, but because it touches our life so we might be other than we are.

Now, you know books as a delight take all the schoolmastership away from the situation, takes all the schoolhouse away from the situation. To go home every day and every day with a long list of questions and answers and poor spelling and poor ciphering—honestly it will trap the juice out of anything. It does not make any difference what it is, it will do that sort of thing. What does a body need?—a body needs to go a thousand miles away or ten thousand in a minute or in a jiffy, we say, that is a good word—a jiffy is a shortened minute

—and just to get clear away and forget. How could a body do it? Answer, they could dream. Ah, yes, but most of us are not comfortable in dreams. Our dreams introvert, they come back on ourselves. The first thing we know when we are dreaming we are thinking about the things we are everlastingly at. How are we going to get out of the thing we are everlastingly at? Answer, Let Dickens come over and lay his ungloved hand on our shoulder and shake us a little and smile down at us. I know as well as you do that they do say Charles Dickens is a little vulgar, and he was not always dressed as to his hands in white kid gloves, not always perfumed like Beau Brummel, and the like, but we still know this, he was out on the road where folks are, and he knew life as life knew itself, and he knew where along the road there were blood prints where feet had stepped, and he knew where along the road there was sunlight where no sun could be seen,—he knew life; if a body could go out with Charles Dickens now and then, it does not make any difference what book he chooses to read for fun, that is my proposition, the delight of reading for fun. Most of us read critically. The trouble with that is most of us are not critics, and we ought not to read as we are not; but the less we know about a thing the more critical we can be. I have always discovered the less people know the better critics they were, because information hinders criticism. The more we know the less fault we can find, because we know enough to keep quiet, but it is not critical reading we need. Oh, but we say, we are school teachers and we must be critical. Oh, no, you must not. You must be human. It is not critical folks the world needs. It is human folks the world needs. School teachers ought to spell reasonably well on small words. I would not want them to spell well on all big words, but on little words; and they should speak with reasonable grammatical information and intonation, but they should be human twenty-five hours out of the twenty-four. That helps a lot, and that is the sort of thing to which life is susceptible, and these folks that eternally tell us we must deal with everything critically and read all books critically, they are wrong. By your leave, we must not read books critically. We must read them joyously. It is better just to have fun at it and rejoice in it. I used to begin at the first of Charles Dickens' books and go through them religiously; now I begin in the middle and go either way, and sometimes I begin at the back and march forward like I would read a Hebrew book. It is no difference. It is lovely anyway. It is never any difference where you hit in one of Thackeray's books. It is lovely reading anyway. If he stops talking, his silence is perfume sweet, and is full of strange great oratory. The lure of the book, the call of the voice, though it be silent—to read a book in reality and uncritically.

I knew a professor of English at one time who with great laboriousness was reading Wilkie Collin's "The Woman In White," and anybody that knows it knows it is a fine detective story, and anybody who reads a detective story knows that the sooner you forget it, the sooner you are rid of it. It is not made to remember or study. It is made to entertain, and make you forget, and while you are detecting the detective you are forgetting what you are at. It is a great thing to forget what you are at. There is not any particular literary ability in "The Woman In White," so he was reading it critically and under-scoring words, and I asked him what he might be doing, and he said he might be reading this book critically, so as to compare it with Hawthorne's "Scarlet Letter." If he had not been a professor of literature I should have laughed. I give you my word I could have laughed. Why, wasn't that preposterous? Just to take a detective story and go weighing it as though it were a ponderable thing. A detective story is one funny intelligence fooling around with a thing and you are a second funny intelligence fooling around with the first funny intelligence. It is a lovely thing to do if you have got sense enough to do it and quit when you are through and don't compare. Why, our friend Hawthorne needs no comparison with Fenimore Cooper, and Fenimore Cooper needs no comparison with our friend Tennyson, and Tennyson needs no comparison with Whittier or Lowell, nor with his good associate, Robert Browning. They don't need comparison. They need loving, that is what they need. Books need loving. That is all they need. They need reading, that is what they need. We need to read them, that is what we need. Why? So as to get us apart from ourselves. We get so tired living with ourselves. I think twins must feel comfortable, because you can be the other if you are not the one. But when you are no twins at all, just yourself, one of you, and have got to stay with it all the time and all the time, I will leave it to you if it is not good to be able, by some method of subtraction with immediacy by the lure of anything worth while, to get out of where you are; and books are a delightful lure. It is not so much odds what books we read, though I suppose there are better books and there are poorer books, but we will catch to that soon enough. But what we need is books, to go fingering around books like Charles Lamb did; to love books like Robert Browning did.

In a place in my library, which I will disclose to none of you, I have Robert Browning's Bible, a little book printed in the Latin tongue in the Cromwellian era, and with Robert Browning's name on the title page. It is better than gold. It is a little book, and it is worth more than one hundred weight of gold. Why? Because I read Latin? I have forgotten; I used to teach it; it is past; it is the past tense; who that ever taught Latin remembers it? What a superfluity

of nothingness it is to remember a thing you taught when you are married and don't have to teach. Why, people who are married do not even have to spell—just have spells.

Now, do I suggest that I read Robert Browning's Latin Bible? Oh, no, the print is fine, and my eyes are deteriorating. It is not that. What is it? Oh, it is something to put my hands in my overcoat pocket and get hold of a book handled once by the greatest master of souls that has drawn breath since Christ. That is who Robert Browning was, the greatest penetrator into the spirituality of life of mankind and womankind that has ever lived to write it out. That is who Robert Browning is, and this book, this Bible book, was his, and now is mine; and whether I ever read a word in it is neither here nor there. The light of it, the warmth of it, the solar heat of it, the high mirth of it, the exultant courage of it, the splendid audacity of it that did not acknowledge despair, but masterful might that ran over the head of environment and like an angel of God swept past them all, over them all, through them all and by them all into heaven, that is who Robert Browning was. And the book of it taught me the lure of it.

And my mind is that by the grace of the book we folks should be decoyed away from ourselves, I sometimes have wondered whether we would ever learn to teach literature and rhetoric and sentences and parsing out of great masters, so that instead of people being dinged at, they will be sung to by the sea. I don't know much about this business, but I just dream about it a little once in a while. When I used to be set to parsing sentences and to putting them up on stilts and hanging them down, that outlandish thing, it was not a hayrack, and it was not a ladder; you could not hang on it and you could not climb on it and you could not light a fire on it, and what was it—it was parsing—parsing. It was analysis. I was wondering whether there could not be some devising instead of doing that, taking the very oil out of the lamp of life until there is nothing but smoke left and never a light, whether we could not learn some beautiful thing and incidentally parse it? If a body, for instance, were reading the inimitable and altogether strangely weird and beautiful thing, "The Rhyme of the Ancient Mariner" when a body was out to sea with the Ancient Mariner, whether a little parsing or a little rhetoric, would not come in. Have with it say a little calm and with it a little wind on that sea, really there would have been plenty of time to parse for a while before any wind came—just take a little while off to do the parsing, and when the wind came, leave the parsing. I never studied parsing that I wasn't glad to leave it; and it was so hard when I was a lad; we used to learn it by saying "I go up." Well, that was uninforming; there was nothing special about that, "I go

up." Now, what was there to that? Couldn't I have learned about "I" and "going up" a little differently from that? I think maybe I could. Couldn't I have learned in some more charming way? I could. In other words, must you go upstairs on a ladder all the time—couldn't you go up a stairway? Maybe so. With a balustrade? maybe so; and with a newel post? maybe so; and hang over the balustrade once in a while? Yes, and look down at those below and talk to them and throw kisses at them? Go on upstairs awhile. Oh, those things help you—they truly do. In other words, whether literature might not be taught from the standpoint of delight. Plenty of people can compare Addisonian style with the style of Washington Irving, but they will learn to love neither the one nor the other. I think it were vastly better to love Washington Irving and to love Addison than to know about the styles of either of them. It is the love of them. Why, men, life is rather hard now and then and life is bitter now and then, and there are accusations in the air now and then, there are vociferations in the air now and then, and there is gall on the tongue now and then. What is good? Oh, it is good when life is as its hardest harshness just to walk out with some book in your hand, anywhere, to enjoy the world. It is the lure of the book and the call of the book beautiful. Books are a delight—to read them. What for? Oh, for joy. And I was reading yesterday Meredith's "Egoist." It is worse than reading Plato, and why is it worse? Oh, because Plato keeps to one subject until he changes and George Meredith changes subjects all the time, and he is as cryptic as the Book of Proverbs—it is stern reading—is the "Egoist." Would I always want to read after George Meredith? I would not, and would I always want to read the "Egoist?" I would not. I would not wish to look at my own portrait all the while. Neither would I wish to look at the portrait of my neighbor all the while. Oh, it is a bitter, hard book. Why? Because it is the dregs in the cup of all of us—the dregs in the cup of all of us. That is why. But the lure of the book—it is worth while to walk out with a great master of saying and master of seeing like George Meredith. And what book is not consequential for a change of venue and a change of diet. If people want to feed me on grape-nut 365 days in a year, I would ask an intermission of one day. To tell you the truth, I would want an intermission of 365 days. I would rather eat sawdust without sugar than eat that. But that is one man's notion. Some people like that kind of truck. Let them. Let people pick the thing they want. I would not be prescribing what book, only the lure of books that do not appertain to your business or calling, of a voice that did not call you to breakfast nor to work, nor say, "It is time to go to bed." You see we are shut in amongst the commandments of daily doings, and we

get worried by it, irritated by it and made irascible by it. We get to be like a nutmeg grater, which is good for what it is good for, but the nutmegs do not like what it is good for. Lots of us are like the nutmeg, like the daily grating of affairs, and so I say books are alike, they invite a body away from the things he is doing and the thing he is seeing. Isn't it beautiful that there are so many books that any one of them could invite a body a while.

If Mr. O. Henry hadn't died so soon, I should not have wondered if he had made the greatest short-story writer in the history of literature. And maybe he is now. Who knows? Who can tell whether he will be or not, but wouldn't it be good to read after Mr. O. Henry? Why? Because he went so far and knew so much. Aye, because he saw so many people full in the face with a quick look, and like Dickens, came away and forgot nothing, and told us the color of their eyes and the color of their souls, and the weight of their bodies and the weight of their souls, the weariness of life and the gladness of it. Oh, that were worth while. But a body would not want to read O. Henry forever. Why should he? There is Bret Harte, read him; there is Fenimore Cooper, read him; there is Lew Wallace, read him; there is William de Morgan, read him. Do you know that to just take one book like "It Never Can Happen Again," or one book like "Joseph Vance," and I will undertake to say that either one of those books will keep anybody's heart warm for a year—one beautiful year. It will take all the clouds out of a gray sky, and leave a blue sky over the head for a year—just one book of it. Ah, what a pity not to have the book. If sometime your heart is just a little weary of life, and things seem smaller than ever they did seem, then if you will read William J. Locke's "Septimus;" and did not mean to be pious, and did not mean to go to church, and you were not trying in any special way to be good, but when you get through with that book you will be good—leastwise, if you are not, you have passed a mighty hazard, and it will be hard for you to encounter the hazard and not about succumb to goodness. And any book that will lead us away from this serious drama of, where are you going, going down to business, going down to business; when will you be back; when I return—going down to business, will be back when I return, going down to business and will be back when I return. Don't you think it would be a good thing for a business man to carry a book in his pocket, and instead of reading what team whipped what, and what Mr. So-and-so said on nothing much, and which he had often said before, don't you think it might be good to take out some one of the immortals, and read with "Elia," and it might be good with some of the immortals to read "The Autocrat at the Breakfast Table," and it might be good to read with some of the immortals. Take Alexander Smith's strange and win-

some and beautiful "Dreamthorpe"—no matter—take something. One time when I had something the matter with me, they told me that if I would take quinine raw it would help me. I was young and foolish; I took it. The way that thing lingered was promiscuous. Perpetual motion may not be in vogue, but I submit the perpetual taste of quinine was in vogue. Lots of us can't get the taste of things out of our mouth. We are tasting things all the time, seem to be sort of licensed tasters, and these licensed tasters are nothing much.

The lure of the book and the delight in the book! Oh, when a body remembers where a body has been and when a body remembers where a body may go, and when a body remembers what a book will do to a soul, and how it will lift a lad's feet out of the dirt and out of the stone bruises, and put him where there is not any dirt and where there are not any stone bruises, and when you don't have to wash your feet, that is heaven for the boy, just those three things, no dirt, no stone bruise and no washing of the feet, and the boy calls that heaven, he wants no better. Now, if "Treasure Island" will do it, isn't that good for the boy, and if "Robinson Crusoe" will do it, isn't that good for the boy, and if "Quentin Dorward" will do it, isn't that good for the boy? Oh, yes, and we men are all boys yet—please God. When a man gets so old he is not a boy, then he should die; he is not worth staying around. These unboyish men, oh, they do litter up the world so! I speak with a good deal of feeling on the men, because I am not going to talk about the women, don't care to.

I was reading the other day that Sir Walter Scott was not much of a novelist. I was glad to hear it, for I always thought he was—and I think so yet. Why? Oh, because so many people need him—that is why. They say he could not do this and he could not do that, and he could not do the other. That is true, but he did almost more than anybody else ever did, so that is enough. He is through. Why should he do more? When I get kind of sick-a-bed of things in general, what do I do? I read "Quentin Dorward." There is the fighting and the fist-cuffing and knocking around, knocking down and dragging out, and being perfectly simple in doing big things and fighting hard. Now, a man of peace like myself, who likes to be let loose somewhere where lots of things are doing, who cannot do it himself, just sits by and says "Amen, Amen" all the time. Don't you know anything about that? Oh, you do, you do. Lots of women need it, more than they need husbands, and I say that is kind of a great need. Well, now, they need more than they need husbands to forget the whole of the life in which they are and dream. Who will help them? Who will help them? Sir Walter Scott will help them; Jane Austin will help them—but she won't help them much. Why? Because she is talking about

what they talk about all the time, and they don't need any more of that; they have had enough of that. Jane Austin is so ladylike, and they are so ladylike, they want to quit that a while. If once in a while a sagacious man comes to me and says, "Brother, what are you reading," in a sepulchral voice. And I say, "Nothing much, what are you reading?" The reply is "I am reading sociology," maybe, spending this year on sociology, or I am spending this year on botany, or I am spending this year on history. Why on earth should a fellow eat the same thing a whole year, that is what I want to know. You answer that. He cannot answer that. Nobody can answer that. I would not eat grape-nuts all the year—I don't eat them any of the year. I like chicken, but I would not eat it all the year. Now, you know it. Why not? Why, the crop would not hold out, that is one thing. But anyhow, chicken three times a day is too unanimous. But I tell you, chicken three times a day is a good deal better physical diet than sociology all day. By and by you would get to be a creature of the slums, or a creature of Wall street, you would not know which. That is our trouble, we don't need to be reading one thing all the while. That is the thing we are at. What we need is a little variety. The only reason in the world that God made a lot of flowers is because one flower, however lovely, would be altogether too prevalent, so God made ten thousand kinds, then he made ten thousand other kinds; and do you know how many kinds of flowers God made? I presume you don't, and you don't need to, but he made more than you will ever be able to look at in all your life. Why did He do it? He is God. And I rather have a notion that to follow the leading of God, to go out and see many points of the sky, is to be taken out by many books. Is it history? Yes. Is it biography? Yes. There was a man I was reading after the other day, and he said if he was going to be put on an island and apart from people all the days of his life, he would take three books, the Bible, Shakespeare and Boswell's Johnson. I would take four, I would have Browning. Then I would take an almanac to see what the weather was going to be like. You know really I think an almanac is an extremely entertaining book. I have placed more confidence in Ayers' Almanac and its weather reports than in the weather bureau. The weather bureau is more authentic, but the almanac is more general, and I like that. You know I like to just look along a whole month and see "rainy" and "clearing." That runs down the month. Now, that is entertaining, that is just as good as any of the weather. But you know if you are going to take books with you for a long time you will take some great books and some little books—and some little books are quite as entertaining as some great books, and they hit life at life's pith, as well as our own great books.

Books as a delight! To be glad at the look of a book; to be glad at the smell of a book. You take a book lover, and he is just sniffing at books, and if they are four hundred years old, he just sniffs at them like he would at apples. Why? Because he loves them. Can you explain the love of books? Ah, no, you cannot explain the love of books, you cannot explain the love of babies, but we love them both, without explanation. It is the explanation that troubles us so much. Many of us think we have got to explain everything. We have not. All you have got to do is to do that, not to explain about books, but just to love them and keep them around. Bosswell's Johnson will make a man out of anybody that has got any stuff of manhood anywhere lying around in his makeup. I think it is altogether the most strenuous book of morality I know anything about except the Bible. Or, you take a book like the "Personal Memoirs of Ulysses S. Grant," if you have got any cobwebs of manhood in your personality it will weave them into cables. The thing I am most concerned in for myself, if God had a hundred hands like Briareus, and beckoned I should follow all the hands. I cannot go to every quarter of the sky at any one moment, but there shall be other moments, and in due time, thank God, I shall visit all quarters of the sky, all the horizon, by the beckoning of the hands I shall follow them; and if God has his ten thousand thousand flowers, and He has his ten thousand thousand thoughts—and not all those thoughts are great thoughts, neither are all thoughts least thoughts, but all thoughts help—and books have them. I have had some books that I could warm myself by in winter; I have had some books that would wipe the dust from the dusty windowpanes of my life and rinse them clean, so I could see to the uttermost heavens. A book like Ruskin will do that. I have had books that somehow clamored their way across my soul like firmamental thunders lighted on their mighty march by lightnings; and such books as Carlyle's, I shall not stand and bicker and haggle whose book it is, only books shall be a delight. Sometimes I shall handle a book that is a thunderbolt, and sometimes I shall handle a book that is like a luminous book, and sometimes I shall handle a book that is like the booming and crackling of guns on untold battlefields filled with death, and sometimes I shall handle a book that is as wish like the rippling of waters on a lonely shore or the lonely and starlit nights, so that I have the lure of books and books become a delight to the heart.

I have been trampling along the dusty road this long, and I have learned some things. I know this as well as I know that I live, that a book coming to a weary man with many matters of weary went upon him, will in an hour, rest him as if he bathed in the great ocean. It was for years my custom to read a novel everyday just to tune me up—not to lying, but to recognizing what the people said when they talked to me. It is good to read lies so you know them when they are told

you, though I would not particularly advise that, but all the while to read in a good many directions, so that I might feel the instinct of a book. If a body reads, for instance, the poet Francis Thompson's essay on Shelley, Oh it would kindle the stars in his sky for twenty years. It is an alluring piece of verbiage, a dream, a dabbling with star dust, splendid with sunsets and dawns; it is a wonderful book. If a body wanted to have splendor put in his soul to last him for one hundred thousand years, if he would read Francis Thompson's poem, and in particular his "Hound of the Heavens." I think that would do it for him. If a body was flabby and his moral spinal column was nothing more than a raveling, I think if he would read almost anything Browning said, it would make a man of him for fifty years, and a woman of him for seventy-five—women's years last better than men's, that is the reason. If a body has gotten sodden, so that he thinks the bottom has fallen out of the world, what will do them good? Read Robert Browning. You cannot read him, but before you get very far he will plunge you into a sea of wondering that is greater than v and you shall come up lured and strong and benignant and worth while.

Oh, the lure of books. If a body grew up with them that is lovely, but if he did not grow up with them, that is lovelier. If you grew up with them you had them all the while; if you did not grow up with them, then you come to them with surprise. And a new book, just to see a new book, to feel a new book, or to hold the new book. The other day I got a book from London. It was Beckford's library, and it was there for a hundred years, and that curious retailer of fantasies used to look in it and dream over it, belike. And then the book belongs to the initiative period of the binding of books and making the binding of books art. Ah, it is old and sweet and perfumed as by the spices of Araby the Blessed. But any book will be a delight. I was up in Canada a year or so ago, and found a wooden house, with boards up and down, and I went in, and the man had in that house thirty-one thousand and some hundreds of books. You could not fall over a book there, because there were so many books they could not let you fall down; it was perfectly frivolous, the books he had. To hear him talk about it! He was an Englishman, and left off his "hs" and his "hells" and all of those things, but he left them in the library where they did no harm. It was a lovely library. Just a little bit of a house, you know. I said to him, "how can you get 31,800," I think it was, "in this house?" He said, "If you will come around the 'ouse' you will see." So we let the "Hs" go and went around through the house, and I could not fall down, as I told you, the alcoves were just close together like this, and you had to be lean and hungry and cautious too. If you had any Fallstaff, you could not have gotten in; the house was not

much bigger than Fallstaff anyway. Thirty-one thousand books! I could have hugged the man—and I am not much like to do that—but I could have hugged him. Why could I? Because it was so good to see a man who was a master mechanic on a railway for a multitude of years, who felt books as a delight, and bought them, not because he needed them or read them or could read them or could do anything with them, but just to have them around, so when he fell he would fall on a heap of books. Oh, that is better than falling on a heap of millions, I will tell you that now. And he had all sorts of disconnected and unrelated books. And I said, "What made you buy them?" "Oh," he said, "I was going around and I saw them, and I thought I would buy them." Wasn't that lovely? Just a miscellaneous tingle of fingers to get hold of a book. I said, "I hope you *bought* them all." He was silent. It is hard to love books and stay honest. Now, honestly, you know that yourself. You may not have read many books, but you know the borrowing of a book is so easy, but the returning thereof—is hard—very hard. I do not want to be personal now, and I won't call your names out, but I know how the matter goes. But the book as a delight. What book? I don't know how many books there are, and you don't care. Some say do not read new books, and some say, do not read very old books, and some say read a few books. But all told, the biggest people are the people that answer to the most invitations from God. And put it how you like, these makers of books have said all the big things that the world has ever said. Nothing has been forgotten; nothing has been left out; there are no omissions. I was reading to-day of a man that said he loved Montaigne, and when he, this man, had infraction of the nerves or something like that, combustion of the nerves, maybe, I don't know, he maybe disagreeable to live with, his wife may wish he was gone, that is what it ends in—but he said he read Montaigne to rest him up. Ah, if Montaigne knew that he had rested anybody up, he would be surprised, for he was such a restless, giddy fellow, going around with his little inquisitive eyes, that bored like gimlets into everybody's soul, and looked narrowly into everybody's thoughts. And if he sat down to write I cannot say, it seems to me more as if he stood up to write, and had a tab in his hand, and as he walked along he wrote, for he was such a restless, quizzical soul; so cold and icy; but ah, me, it is keen and strong sometimes, like the weather; like the touch of the eternal frost, sometimes blighting like the touch of the everlasting tropic summer, and so exhilarating and refining, defying of time. And what book? Oh, that book. Did a man say to you that Emerson was not coherent, he was accurate—but there are so many of us that are coherent, that is all we are. We cohere, and that is all. That is, our different parts stay together—that is coherence. Coherence is not needed much. But when a man can say one thing

and let it go, and it will go on forever, deathless as the light, it is better than coherence. I never in the world accused Emerson of being coherent, but I have accused him of being bewildering and sagacious and poetical and irrepressible and dreamful and sympathetic and magnificent and sublime, and I forget what other things I have accused him of; but it is no odds at all. What odds whether he were coherent or not. I never noticed that the thunders particularly hung together. they don't need to. One thunder will stay a long time with you. Lots of people talk all the time and you remember nothing, and other people talk a little while and you forget nothing. And the parable meaneth what? I do not know. But it means to say that disconnected things may be read into Milton, and move majestically, like the rush of a maddened sea; and disconnected things may be sweet and calm and put radiance into the soul.

Ah, my soul, hast thou learned the lure of the book, and hast thou learned what a book is as a delight, and hast thou learned, not as the scholar reads, to get the great, nor to read as the egoist reads, to be thought wise, but hast thou read as God would read, to catch the good and to see far and to learn to live, and to blazen the scutcheon with the radiance of the morning light, hast thou learned to read books so? If so, thou hast learned them. Ah, then thou art richer than the richest. Just to encounter books, to linger around a book store and finger the books in the stall, and not take them; go in and look at the packs of books, to read the old book catalogues, to see the last issue from the press, and to see the long-ago issues from the press, to read how the first printed Bible brought \$50,000, and you could not buy it and I could not, the price was too high. We could not buy it. But to think that somebody had enough of the lure of books and the delight in books to pay \$50,000 for the Gutenberg Bible. Ah, bless him. Who was he? A gentleman living down at Los Angeles on the Pacific coast. Ah, blessings on him. And did we remember that the greatest library ever brought together under the knowledge of man, did we remember that the greatest private library that this world has ever had under its hands, under its roof, belong to Mr. Hoe of the Hoe Press fame. He made his fortune by the printing press, and he put his fortune into printed books, and his library, lately disposed of, brought three millions of dollars, lacking a few cents and a few dollars. We had it—an American had it. Who are we? Oh, we are the people that are commercialized, we say. Don't you believe that sort of thing. I think it lies with every American to render life ideal and idealistic, to take life out of the ruts, to take life out of where it is, out of everlasting grime and smoke and blister and moil. How? By putting into his own blood some sweet culture; not to make himself grow great to be great and be admired, but to make a soul grow tall,

so that some day when God saw you walking on the street, he should stop you and say, "What is your name?" Any if you would give your name and he would state, "Forgive me, you have outgrown my remembrance of you; when I knew you first you were so high, and now you are so tall." Ah, that is culture; that counts; and it is not selfish culture like Goethe's; it is Christ culture, like God's.

I hear the voices calling. They make a skyline from beside me and before me and behind me, calling and calling. What voices are calling? Oh, the voices of the books, and the dead men that refuse to die, and the Miltons that were blind and still; kept on seeing, and the men whose lips Death put his burly hand on, and they paid no attention to his hand, but spoke through it, those immortal folks, some of them living now, some of them dead long since, but living yet. And to be answerable to them, responsive to them, on friendly terms with them, so that they are as near to you as members of your own household, my friends, you will forgive me if I call that culture.

HEALTH FIRST.

MRS. MARY DAVISON BRADFORD, Kenosha.

Section 10 of the N. E. A. "Declarations" for 1911 contains these words: "Children are recognized as the most precious natural resource of the nation."

It is well for the future of our nation that its great central educational organization has spoken this truth, and it becomes the business of every member of it to help whenever and however he can, to cause this important truth to find lodgment in the popular mind; to spread the general appreciation of it until those in political authority in community, state, and nation shall come to realize that the conservation of child life is the most important sort of conservation needing attention now, that as supremely important as conservation of our soil, our forests, our water power and our mines and above them in importance, is the stopping of waste of desirable and needed citizenship through the child killing or child damaging operations of ignorance, neglect, and greed.

Vigorous, intelligent, moral citizens—citizens not only good, but good for something, are the desired product of the conservation-education process. We shall get this product when all children secure their educational rights, and when every phase of our educational work takes cognizance of the whole of each human being submitted to it, and

recognizes the fact that the whole man or woman is built fundamentally upon what he or she is physically—that *health is first*.

While selection is undoubtedly the most important means to race improvement, that process must be left to the state, except so far as the school can promote the cause through general public enlightenment. But the next best means to race improvement is in the possession of the school, because the school is the passageway through which all children must pass on the road to youth and to maturity. Humanity must move along the passageway at an age when the maximum in the way of remedy can be accomplished. The school can, if it will, make it impossible for any curable defect to pass; the school can, if it will, make that progress of the child an absolutely safe thing, which it is not always now; the school can, if it will, let no child get by without the best possible physical outfit that training can cause him to take on, and with such habits of personal hygiene and such knowledge of the dangers about him as shall operate strongly for the retention of that outfit against the negative effect of home, and social and industrial environment.

I have said that "the school can if it will" do all these things; of course, I mean that the school can if the community back of it wills—if the community will come to realize that the school is its laboratory for self-betterment—will defend it from damaging political influences, and freely and adequately support all the practical plans of the school authorities, designed to benefit the vast crowding procession of child life ever entering the school, ever submitted to its influences, beneficial or otherwise, ever passing on and out into life to influence and form the future community.

The tremendous task which the "Health First" standard puts upon the school is shown by certain startling facts given out recently at the Buffalo Congress on School Hygiene. Recent medical inspection in schools shows that of all pupils 26 per cent suffer from eyestrain; 6 to 12 per cent suffer from enlarged tonsils; 12 to 24 per cent suffer from nasal obstruction; 2 to 5 per cent suffer from defective hearing; 50 to 75 per cent suffer from decayed teeth; 10 to 30 per cent suffer from nervous disorders; 5 to 20 per cent suffer from some deformity; 1 to 15 per cent suffer from skin disease; 1 to 67 per cent suffer from pediculosis of the scalp.

Picture this procession of 20,000,000 school children in the United States and then think of what must be done by the school if it would accomplish the task set it as an agency for race-improvement! What is being done?

First, there is a rapidly increasing demand for health inspection, provided by a law that makes provision for frequent inspection of children by duly qualified school physicians to detect and exclude

cases of contagious disease; a law that provides for examination of all children by these school doctors, to detect physical defects that may prevent children from receiving the full benefit of their school work, or that require that work to be modified to avoid injury to the child; a law that provides for school nurses, "because" says the Sage Foundation reports, "Nurses are the most valuable adjunct of medical inspection, and the most efficient possible link between the school and the home."

Such health inspection is now mandatory in seven states, and would have been operating in eight, had not a carefully planned measure been defeated in our Wisconsin legislature in 1911, by a powerful lobby, a strange, anomalous combination of greed and creed.

But in many states where statute has not made health inspection mandatory, cities have provided for it, so that since 1890, when the first city took this step others have followed so that there are now eight hundred cities in this country where children are thus protected and helped. The responsibility of the home for the physical condition of the child should not be lessened. If the home will not provide for the physical health needs of the child, society should by law compel the home to give requisite care. If the home cannot do this, then society should supply such needs. There is a growing conviction that children have a right to health as well as to education, that health is a community's business as well as education, and that no child should be humiliated by securing it as a charity.

In proof of this statement, note the following: England has appropriated \$60,000 to make the mouths of school children hygienic; and Denmark, Belgium, France, Italy, Finland, and Austria, have established free dental clinics and compulsory dental treatment.

Besides the lessening of human misery which results from this measure, there are other important results: a lessening of absence and retardation; a decrease in truancy and consequent decrease of criminality; an increase in industrial efficiency; and, furthermore, general education in regard to the value of health, a heightening of parental responsibility, and an improvement in home conditions: all of which afford evidence that health inspection is a good community investment.

This program demands, of course, for its successful carrying out, physicians of sound, economic motives, physicians who are also sanitary experts, who will give their best endeavor to the positive side, rather than the negative side, to prevention rather than cure of disease. In "Health and the School," a recent publication, one speaker is made to say, when discussing the attitude of the medical profession towards this movement, "The handwriting has already appeared upon the wall, and the shrewdest as well as the most public-spirited of the younger men are preparing themselves for this field of public health service,

where the greatest usefulness is to be attained, and the highest laurels are to be won."

A second great thing that the "Health First" program demands is school sanitation, which is closely related to the first, and can be combined with it under the same agency. Communities that are ardently endeavoring to enforce the compulsory education laws should recognize that it is only right that the children compelled to go to school be submitted there to no conditions injurious to health. School sanitation sees to it that the schoolhouse, its surroundings and construction, its furnishings and equipment, and all its details shall be favorable to the highest welfare of the pupil.

School sanitation also recognizes the fact that the most important of human needs is fresh air. The report of the New York Board of Health treating of the primary cause of disease says that "40 per cent of all deaths are caused by breathing impure air."

You do find mortality lists giving bad air as the cause of deaths; the causes there given are tuberculosis, pneumonia, grippe, bronchitis, spinal meningitis, scarlet fever,—all air born diseases. Indoor air, not constantly changing and invariably full of harmful bacteria-laden dust, is bad air, and teachers must set up a fight against it, not only for the sake of their pupils, but for themselves.

Surely there is urgent need for doing this when recently compiled reliable statistics indicate a higher tuberculosis mortality for the teaching profession than for the notoriously unhealthful occupations of stonecutter or saloon keeper. These statistics show that teaching is one of the most hazardous of all occupations, particularly for women. Better air conditions mean not only air clean from dust, and fresh from all out-of-doors, but air not dryer than desert air, and air of a temperature best for the operation of the health regulating mechanism of the human body.

Proper sanitation for school children takes cognizance also of sufficient light, properly controlled; cleanliness of building; hygienic furniture; sanitary conditions of materials used by children; pure water supply; proper playgrounds; and street noise abatement, the last named being only recently recognized as legitimately included in school sanitation.

A third thing "Health First" demands: It is quite distinct from the last named, which relates to the material environment; it has to do with the educative process itself, with the school program and the various activities and factors that go to make up school work. It is too large a subject to be more than mentioned here as one phase of the "Health First" movement; but it takes cognizance among other things of the adaptation of studies to the changing interests of children, to the need of alternation of work and rest periods, to the avoid-

ance of abnormal fatigue and its baneful consequences to the health of the child.

Fourth. "Health First" demands a reformation of a line of work that has long been included in the school curriculum, namely, instruction in hygiene. It demands in the early years that instruction shall aim less at information about right living and more at habit. Hygiene must come to mean the healthful conduct of the individual, not, as some teachers seem to think, ability to write a paper on how to live. The success of a pupil in following out instruction about cleanliness of face and finger-nails, mouth, teeth, hair, and clothing should determine his standing in hygiene."

It is in this respect more than in those previously mentioned, that the teachers count. Teachers must be brought to realize the supreme importance of healthful habits, and to regard the question, "Have you brushed your teeth?" of more vital concern than "Have you got your arithmetic lesson?" Teachers awake to their opportunity will sacrifice not only the three R's, but other subjects for the sake of promoting children's health. They will not be found explaining the composition of air in an atmosphere more poisonous than that of a second-class department store. They will not be guilty of the deplorable inconsistency of depriving poor, dull, mouth breathing children of their recess, because they cannot recite the lesson about the passage that leads from the nose to the windpipe and lungs.

Besides this, teachers will help more than they do to get some of these ideas "across" to the homes, and bring parents to understand that the child machine must be properly coaled up before beginning the work of the day; that sufficient sleep and a nutritious breakfast are the mother's contribution towards successful lessons and a happy school morning.

School hygiene, then, that results in habits of right living and that reaches out and touches the homes needing it, is the further thing we want. Only so much of physiology is needed, in the elementary grades at least, as is necessary for giving a basis for explaining and impressing the **hygiene**.

A speaker at the Buffalo Congress, urging the teaching of practical hygiene, said among other things:

"Teach children that typhoid fever is due to ignorance, negligence, and carelessness; that an epidemic of typhoid fever due to an infected water supply, is not only a misfortune, but a crime, and a corporation or municipality guilty of furnishing such water should not only be censured but sued for damages.

Teach them that tuberculosis is unnecessary, accidental, and preventable; that it is contracted in a majority of cases by the inhalation of tubercular dust, caused by the filthy habit of spitting.

"Teach them that milk, the food of the infant and the invalid, is the most nutritious, the most valuable, as well as the most dangerous food, consumed by man; that it may be the medium through which are conveyed the germs of diphtheria, typhoid fever, scarlet fever, and tuberculosis.

"Teach them that the germs of tuberculosis and typhoid fever retain their vitality for months, fast frozen in a block of ice, and that the piece of cracked ice, so eagerly sought for and so frequently given, is not free from danger.

"Teach them that the mosquito can inoculate the human being with the germs of disease, and that the common house fly may be the medium through which disease germs are conveyed to our food."

A gospel of fear you say? No, it is a gospel of enlightenment, aimed to dispel ignorance about the nature, cause, and mode of the dissemination of the infectious diseases, so that children may know and avoid them.

And fifth and last, "Health First" demands physical education, which shall provide for instruction in and the supervision of suitable motor activity, its subject matter to be found in plays and games, dancing, out-door sports, athletics, and gymnastics.

The complete working out of the "Health First" program in our schools, is, then, when summarized, as follows:

(1) Health inspection so vigilant that children are protected from contagion, and so careful that no curable physical defect is left unhelped.

(2) Sanitation so perfect that the children entrusted to the care of the schools shall be sent back to the homes unharmed in any way.

(3) A curriculum and a daily program so scientifically arranged that the educative process is a happy, healthful experience.

(4) A corps of teachers so imbued with the idea of the importance of health, that their instruction in hygiene is vital, habit forming and home reforming.

(5) A system of physical education whose activities shall be natural in type and shall satisfy in their execution the play instinct and minister to the fundamental powers and faculties as they develop.

This will go a long way towards the success of the child conservation process, and turn out of the schools men and women of health and vigor, of power and efficiency.

IS THE PUBLIC SCHOOL A FAILURE?

O. T. CORSON, Columbus, Ohio.

"One hundred and thirty-seven years ago, or more, a body of unusual men met in the City of Philadelphia to consider some unusual questions, and, after months of deliberation they announced to the world some very strange doctrines. The strangest of these was that all men are created equal. There are people who question the truth of the statement that men are created equal, but whatever, my friends, our opinion may be as to that statement, I think you will agree with me that the American public school is making an attempt to make valid that declaration, for the public school is the only place in all the world to-day where there is absolute equality of educational opportunity. The public school is the best place for conserving the moral and intellectual health of boys and girls. It is better than some homes for training in obedience that makes possible either the pursuit or possession of happiness later on. The public school is a wonderful institution, for there is absolutely no limit to the demands made upon it. We teach so many things—history, drawing, music, domestic science, manual training—all these were added to the course of study because there was a demand made for them—and we hear teachers complained of as being responsible for this. I never heard of a teacher suggesting anything new for a course of study, because they are already so full. Isn't it a great compliment to a teacher that whenever the home or society, for any reason, ceases to do a thing, or wants it done better, they always turn to the public school to have it done. Many a man can remember the time when history was not taught in the public schools. I am glad history came, and I am glad music came. I want you to understand that my musical education was not neglected; it was entirely omitted, and one of the regrets of my life is that omission. I have a vivid recollection of the old time singing school; I can remember when it met at our home. For some time the school did not take it up, but it is coming into the schools and everybody ought to thank heaven for it and I hope the day will come when it will be in all the country schools; it came as a demand of the age; the needs of society required it. I can remember the time when mothers taught their daughters to cook in the home, but in these modern days conditions have changed, and in our great industrial centers mothers are working as fathers work. Domestic science has come into the school because the needs of society demanded it to be taught. All these things are upon us; the people are saying; "We must have these things, and you must do it for us." The public school

is doing its work so well, that the home is neglecting a lot of things that never ought to be loaded on to the public school. One way you can tell or judge of a great association is by the fault found by those who don't like it; criticism is in the air, especially from people who don't know anything about it. Who is the greatest critic of the church to-day; the man who has never entered it for the last twenty-five years. Who are the most severe critics of the school? People who know nothing about them. There are too many destructive critics. When you hear criticism of the public schools, turn to some man who knows nothing of education or is utterly out of sympathy with education. I think the home is the most sacred institution in the world. As the homes are, so will our nations be; and every one will admit that even the best of homes are falling short in their responsibility. America needs nothing more than obedience to law and authority and the public school sometimes is the only place where children are compelled to do things. No child is more deserving of sympathy from the teacher than the one who comes to school for the first time without ever having been compelled to do anything. Teaching obedience is fundamental in the formation of character. We sometimes hear the school criticised because of work required of the pupils at home. It is not over-study but over-society that is playing smash with the nervous systems of our boys and girls of to-day. They cannot be out to dances and parties two and three nights in a week and do good work at school. Instead of the public school being a failure, it is one of the agencies for good in the world. It is the only place where some children have to obey anybody. Don't you know that a wave of temperance reform is going over this country that would not have been possible a century ago. It is due to the fact that the teachers have been working; they have been telling the boys and the girls about alcohol and its effect on the human system. I want you teachers to go back to your work with a little hope and courage in your souls and do better than you ever did before. Of course the public school is not perfect, but I beg of you, along with the bad you find, please tell the good you find in the public schools. If you find one teacher failing, you find ten that have succeeded. I believe in public education. If you want to know whether or not the public school is a failure, don't ask the editor of some magazine, but ask the millions of men and women over this nation who will tell you that all the knowledge they have come from the public school. Ask them and they will tell you it is a success. I hope, teachers, you will go out and make schools better than they ever were before."

SECTIONAL REPORTS AND ADDRESSES.

REPORTS OF COLLEGE AND HIGH SCHOOL SECTION.

B. E. McCormick, La Crosse, Chairman.

F. M. Bray, Tomah, secretary.

1. Address,—The Training of High School Teachers for the Effective use of School and Public Libraries,—C. E. McLenegan.
Discussion,—Dr. Plantz, Lawrence College.
This was followed by general discussion calling on high school teachers to teach use of library.
2. Address,—What Ails Wisconsin High Schools—Thomas Lloyd Jones.
Discussion,—L. W. Brooks, Racine High School.
3. The School and the Bad Boy—C. O. Mercia, Red Wing, Minn.

SECRETARY'S ABSTRACT OF MR. McLENEGAN'S ADDRESS.

"The best thing a boy can carry from school is the ability to read. It should be one of the first requirements in issuing a teacher's license, that she be able to direct the children to find for themselves what they want." This is the keynote to Mr. McLenegan's address which is here in outline.

1. How to find information in books.
What is an index?
How to use a dictionary?
What may we find in an Encyclopedia?
What use should we make of magazines?
2. What is best thing teachers can give children to take away from school.
Not Latin, Mathematics, Manual Training, or Domestic Science.
Ability to read and to find what to read is best thing a boy can carry from school.
This is hard work but toiler is rewarded.
3. A true University is a collection of books.
4. The School is for a Few while the Library is for All.
5. The Library is a remedy for the backward boy.
6. Library a bewildering place for the unknowing.
7. Ability to find and use books should be required of every teacher.
8. To assist in library work is a new possibility of the school.

WHAT AILS WISCONSIN HIGH SCHOOLS.

THOMAS LLOYD JONES, Madison.

Great problems present themselves for solution in every department of human endeavor. We have the unemployed, the underemployed, and the overemployed. It is our duty in the schools to so train young people that they will ever be busy doing useful work, so that they will ever strive to raise the standards of life and thought, and so that they will protect the weak and unfortunate. In our high schools we must implant the desire to lead an efficient life. We must drill our pupils in the minimum essentials of a general education and create an itch for things intellectual, artistic, and moral. We must develop a fondness and capacity for hard and purposeful work. Upon the high schools rests a great responsibility, and it is my desire to help, if I can, this afternoon, by suggesting methods of improvement.

We are living in a critical age. Our school system has been bitterly assailed and freely branded as a failure. In Wisconsin we have been told many unpleasant things. We have been told that we are so inefficient that hordes of young people have sickened and have consequently withdrawn. We have been told that the classics fail to administer to the needs of the American youth. We have been told that manual training too is a failure, in short everything is a failure, and judging from the signs upon the horizon, the end is not yet. Some criticize because they know no better. Some criticize because they think they can crowd forward their own schemes for the uplifting of a people and in consequence win position and glory for themselves. Some find fault because they see real weaknesses and struggle manfully to improve conditions. In Wisconsin we have all three kinds of critics. Let us be patient with him, who though sincere, lacks the necessary knowledge. Let us not take too seriously the colored statements of the propagandists. But let us follow carefully and confidently the real builder. Much has been said in Wisconsin that is unfair and untrue, but out of the storm of protest great good has already come. We have all been stimulated to a higher effort. A new and bigger point of view is the net result of the agitation and legislation given Wisconsin during the last five years. It is our duty and our privilege to incorporate the best and make the adjustments necessary without delay. It is in this spirit that I consider with you what ails the Wisconsin high schools.

The modern high school is a wonderful institution. In spite of charges to the contrary, I believe that the modern high school is efficient. I believe that it meets the needs of society more truly than any

public school has ever done. To the solution of its problems, capable and zealous men and women are given the best there is in them. To them the question is, What can be done now to improve the existing conditions? Where are the weak places? What are the tendencies that need curbing? that need to be centered upon and boosted? The high school has many shortcomings but the situation is too complex to be changed in a day, a month, or a year. Changes are being made but I am of the opinion that the pace is too slow. The call is for more red blood.

What are the glaring weaknesses in our high schools?

1. Each teacher is asked to teach too many pupils and to make too many preparations.

2. There are too few teaching helps. In many cases all the available money is spent for apparatus for physics, leaving little or none for books and maps. In cities of moderate size, the high school library is neglected, consequently the pupils do little or no reference work.

3. The course of study is too narrow and barren, with almost an absence of vocational work. Worth-while things do not stand out with sufficient prominence. The work is too often flabby. We play with education and find fault with the pupils who follow our example. In the Atlantic Monthly for September, Agnes Repplier has a mighty article under the title—"Our Loss of Nerve." Let me use her words to convey my meaning.

"It is with the best intentions in the world that we Americans are now engaged in letting down the walls of human resistance, in lessening personal obligation; and already the failure of nerve is apparent on every side. We begin our kindly ministrations with the little kindergarten scholar, to whom work is presented as play, and who is expected to absorb the elements of education without conscious effort, and certainly without compulsion. We encourage him to feel that the business of his teacher is to keep him interested in his task, and that he is justified in stopping short as soon as any mental process becomes irksome or difficult. Indeed, I do not know why I permit myself the use of the word 'task,' which by common consent is banished from the vocabulary of school. Professor Gilman said it was a word which should never be spoken by teacher, never heard by pupil, and no doubt a well-disposed public cordially agreed with him.

"The firm old belief that the task is a valuable asset in education, that the making of a good job out of a given piece of work is about the highest thing on earth, has lost its hold upon the world. The firm old disbelief in a royal road to learning has vanished long ago. All knowledge, we are told, can be made so attractive—if only we have a very up-to-date teacher—that school children will absorb it with delight. If they are not absorbing it, the teacher is to blame.

"Naturally, it is hard to convince parents—who have the illusions common to their estate—that while exceptional methods may answer for exceptional cases (little William Pitt, for instance, was trained from early boyhood to be a prime minister), common methods have their value for the rank and file. It is harder still to make them understand that enjoyment cannot with safety be accepted as a determining factor in education, and that the mental and moral discipline which comes of hard and perhaps unwilling study is worth a mine of pleasantly acquired information. It is not, after all, a smattering of chemistry, or an acquaintance with the habits of bees, which will carry our children through life; but a capacity for doing what they do not want to do, if it be a thing which needs to be done. They will have to do many things they do not want to do later on, if their lives are going to be worth the living, and the sooner they learn to stand to their guns, the better for them, and for all those whose welfare will lie in their hands.

"The assumption that children should never be coerced into self-control, and never confronted with difficulties, makes for failure of nerve. The assumption that young people should never be burdened with responsibilities, and never, under any stress of circumstances, be deprived of the pleasures which are no longer a privilege, but their sacred and inalienable rights, makes for failure of nerve."

4. People do not know how to use their leisure. When it was necessary for a man to work fourteen hours a day in order to earn enough money to support himself and his family, it was right that his leisure time should be given over to amusement. But due to the prosperity of our day, it is not necessary for men to work more than eight hours a day in order that he may live and for him to put all of his leisure time to amusement is to assume a great liability. Again let me quote from the article on "Our Loss of Nerve."

"The seriousness of our age expresses itself in eloquent demands for gayety. The gospel of cheerfulness, I had almost said the gospel of amusement, is preached by people who lack experience to people who lack vitality. There is a vague impression that the world would be a good world if it were only happy, that it would be happy if it were amused, and that it would be amused if plenty of artificial recreation were provided for its entertainment."

The substitution of the vaudeville for the drama, even for the cheap melodrama, is an indication of loss of vitality. The picture shows, the vaudeville, and excessive dancing make vital work in your school and mine more difficult. The spirit of the outside is carried into our schools making the whole atmosphere superficial.

5. The number of pupils who drop out of school before the completion of the high school course is too great. Some of these pupils are

forced to go to work but most of them leave for other reasons. To a great degree this loss can be stopped.

6. Inadequate supervision of inexperienced teachers, equipped with little or no professional training, presents one of the greatest problems of the Wisconsin high schools. Principals are not all capable of close supervision in all subjects, nor can it be expected of them. Teachers come to us from the normal schools with much professional training but with inadequate knowledge of the subject matter to be taught. Teachers come to us from our colleges and universities with much ill-adapted knowledge, and with little or no conception of the practical problems of the school. All higher educational institutions complain bitterly of the poor product we turn out, forgetting that these pupils have been trained by the graduates of these same higher institutions of learning. And so the vicious circle is complete, poor teachers, poorly prepared pupils, in the secondary schools, poor students at the University and Normal Schools, poor teachers again. Questions force themselves upon us.

Is our great University of Wisconsin living up to its promises with reference to the training of teachers?

Does our great University of Wisconsin demand enough actual special preparation from those who are to carry away with them a certificate for teaching in our high schools?

Is the work so organized that an esprit de corps is developed reducing the unfortunate tendency to think in terms of a particular department?

Do not misunderstand me. I yield to no man in my admiration for the men who are engaged in the problem of training teachers. But are they given working conditions? Has the training of teachers been given the place it deserves? It is not enough to say Wisconsin reflects the attitude of the country as a whole. Our University must lead. The Wisconsin Idea must be made manifest in performance.

7. We labor under a heavy load due to a narrow conception of a high school. School masters have clung tenaciously to the old definition of culture—"A kind of knowledge and ability which marks off the person in question as having had superior educational advantages, together with a certain social ease and grace of speech that enables this person to display this knowledge to good special effect," or as Matthew Arnold said—"Culture is the acquaintance with the best that has been known and said."

Dr. Dewey's newer and broader view is the one we of the high school need if we are not to stand in our own light. "Culture is a habit of mind which perceives and estimates all matters with reference to their bearing on social values and aims." A high school founded upon Dr. Dewey's conception will serve its people well.

Briefly stated, I have called your attention to several weaknesses in our high schools. For the sake of emphasis, let me state the same thing positively rather than negatively, remembering that the teachers have within their own hands very largely, the molding of sentiment, within and without the school, favorable to the upbuilding of a great school system. By the power of recommendation we can raise the standards set for attainment, and gradually approach reasonable efficiency.

The responsibility for leadership rests most heavily upon the superintendents and principals but coöperation of the entire staff is necessary to the continued advancement of any school.

In order that we may render greater service:

The number of pupils per teacher must be reduced.

Teachers must be provided with supplementary books, maps, simple apparatus, and ample room.

Teachers must be helped, encouraged, guided, and at the same time given freedom.

We need great personalities in our schools and those personalities must have room for intellectual growth. Contact with vigorous teachers our boys and girls need, and vigorous teachers will never be developed by a narrow policy of administration.

The courses of study must be broadened and pupils must be held, kindly but firmly, to a higher grade of work. Pupils like worth-while things. Capacity for hard work is a great asset and our pupils should be tested for the quantity as well as the quality of their work.

The high school of the future must do more to teach pupils the responsibility of leisure. A man's place is determined by the use he makes of his leisure time.

If we reduce the amount demanded of a teacher, if we add to our equipment, if we offer a larger range of work, if we do our work in a vigorous yet tactful way, we will hold our pupils in school and our enrollment will be increased. The increase in enrollment in the Madison High School for the year is over 10 per cent. The increase by years is—first, 2.1 per cent; second, .8 per cent; third, 9.5 per cent; fourth, 17.6 per cent. The pupils have been held in school, giving us an enrollment today of 1053.

There must be wise supervision.

The call is for better trained teachers in order that the vicious circle previously spoken of, may be broken.

In conclusion let me hope for the speedy development in Wisconsin of the Cosmopolitan high school, offering opportunities along every line. Instead of separate institutions let us have the languages, history, literature, commercial work, manual training, household arts, music, under one roof under a management big enough to appreciate

the problem of training a human being. The cosmopolitan high school of the near future will test for capacity, will develop tastes, will open up vocational opportunities of many kinds. This all requires intelligent oversight and direction by superintendent, principal, and teachers, a rich and varied curriculum, and freedom from hard and fast prescriptions"

Discussion of topic "What Ails Wisconsin High Schools" by L. W. Brooks.

The speaker regretted lack of time to speak upon the following subjects:

Lack of equipment

Change of the personnel of the teaching force

Changing social conditions

Amusements of the high school student

Interscholastic athletics

Wrong attitude of the student toward his work; working for credits instead of for efficiency

Cigarets

The devitalizing attitude of the modern parent on the subject of discipline

The call of the shop

"College domination of the curriculum."

"Lack of preparation in the grades"

The crowded condition of teacher's program; the short day, the short week, the short year

Inelastic courses of study.

The speaker then offered for discussion the subject of Printing as possible subject for the high school curriculum.

Purpose of such a course educational rather than technical. The establishment of such a course would be of great aid in the work in English, Mathematics, Commerical Branches and Arts, in addition to its intrinsic value as an educational subject. It combines the literary with the vocational more than any other subject.

The establishment of a course in printing was then discussed from a purely utilitarian standpoint: Cost of installation, cost of operation, return in product, etc., etc.

The discussion was closed with a few remarks regarding the work in the high school at Racine where such a course has been established and has been running for two years.

THE BAD BOY IN SCHOOL.

C. O. MERICA, Red Wing, Minn.

In most of the industrial lines there is coming to be a body of fairly exact knowledge. If something is wrong with a piece of machinery there is an expert machinist to fix it. If some pest destroys the farmer's crop there is a parasitologist from the agricultural college. Within the lines of this fairly definite knowledge experts are making short cuts to achievement. There are comparatively few experts within the field of demonstrated fact. Pass, however, from demonstrated fact into that rather hazy realm of uncertainty and everybody becomes an expert. Only a few people can perform a difficult surgical operation. Everybody knows how to bring up a boy. Surgery is exact science. The bringing up of a boy is an accident. As a consequence everybody knows how to do it. It takes an architect to build a church building. Just anybody knows how the work of the church ought to be done.

Now this willingness on the part of anyone to become an expert in these indefinite fields comes about because of the uncertainty. So long as no one knows any better anyone can give expert advice. Some of this confusion comes about because of a lack of fixed nomenclature. When the facts of any fairly organized science becomes fairly demonstrated in their relationship, terms become fixed. Everyone knows what one means when he uses a word. This is not so in the uncertain fields. Take for instance the word bad. What is badness? Oh, I know it is usual to say that badness consists of violation of the law of God and man. What is the law of God and man? In law courts long drawn out litigation demonstrates that at least almost any question of law has two sides to it. Given almost any two lawyers in a law office, if one of them gives an opinion upon a question the other will take the opposite side. It is no trouble to get up a lawsuit for a consideration. What is the law of God? Of course there must be a law of God and I believe it is set forth in the Book that is held to be His word. But what is it? Some six hundred organizations in the United States alone are undertaking to tell us some of its different aspects. It is very confusing. It would be particularly confusing for a little boy.

Now this development of law, historically considered is an interesting thing. Whatever may be true about the eternity of law its expression comes with need. To illustrate: In the beginning of human life on the earth it is not at all likely that there was any statement of the law, "Thou Shalt Not Steal." Nobody stole. The earth brought forth plentifully and one had to gather. But I take it, that as men

learned, there would come lean years; some people, more far-seeing than others, laid up stores for the lean years. There was no doubt a good deal of indifference as to the sources of these stores. Perhaps then as now they gathered them where others had a better right to gather. Then as now there was none to forbid. Coming a lean year the storeless borrowed from those who had stores. Then as now there was, perhaps, much disregard as to the method of borrowing. Those who had stores must soon have felt the need of some sort of concerted action to prevent such borrowing. I have no doubt that thus early appeared the law, "Thou Shalt Not Steal." The law was made by those having store, to apply against the storeless. That is, those who had, and hence having, were strong, made the law against those who had not, and hence having not, were weak. It has always been true historically that the possessors have been the lawmakers. This may be as it ought to be and I would not even suggest to the contrary. I merely state a fact. Having stated such a fact it is rather apparent that the man who makes the law is at once competent to understand it and to keep it. It is made in his behalf to protect his interests. The man who did not make it may lack the viewpoint. It is rather difficult for the non-possessor to get the viewpoint of the possessor. The feeling is different. In any event the man who does not possess lacks at once the equipment to understand and obey the law. "Thou Shalt Not Steal." I have no disposition to steal. You have no disposition to steal. There is nothing I want to steal. There is nothing you want to steal. Most of the people in this room, much as you do not like the work, would rather work hard and earn a living than to go out from this room this afternoon and accumulate by robbery and housebreaking. You could not rob if you wanted to. You lack the courage and other equipment.

What I mean by all this is this. Goodness for purposes of human action, is likely to be those things that the conformists in society agree to, and approve of and practice. They understand it. Sometimes they depart from it, but if so we are coming to think of them as lacking equipment to conform. Badness is failure to conform both from lack of knowledge and from lack of equipment. That is, a person is bad when he does not act as we, or other respectable people like us to act. I wish to repeat here that this is no attack upon the finality of righteousness or truth. I am talking about human action. I am not a philosopher, I am merely a man who is trying to get through my three score years and ten reasonably decently. I am so busy doing that that I have little time to deal with the eternal verities.

Now apply this matter of badness to the action of a child in school. A little lad, forlorn and distressed, said to me one time that he hated school because the teacher wanted her way all of the time. "Out of the

mouths of babes and sucklings!" Indeed she does want her way all of the time. Really, what is badness in school? Frankly, fellow teachers, is it not largely failure to conform to a fairly artificial set of requirements that have been so long in existence that the mustiness of medievalism is upon them? A month or so ago I read in the papers of a great city how the supervisor of primary work in the schools of that city had instructed all of the primary teachers of the entire school system that, with the exception of the time spent in the reading class, the children of the school should have entire freedom of movement about the room. No child should be confined arbitrarily to desks or to any particular place or position. Hail to a new day:

Sometime ago I visited the schools of a certain ward in a city said to have splendid schools. I entered a room in which there was a second grade. At, attention; in that room all of the children sat with their arms folded, faces to the front, upon their countenances the beautiful smile of little angels. Had I not known I could never have suspected the real wholesome cussedness that really happily lurked around that room. It was a sight to see. Every child folded his arms exactly alike. A little later I passed to another second grade across the hall. Here, at attention; every child placed his hands palms downward flat upon the desk in front of him. There was the same angelic atmosphere. It was beautiful. But woe to the boy in the flat hand room that folded his arms or to the folded arm boy who essayed the flat hand position. Of course this is a mere illustration and perhaps discipline quite so foolish as this is largely disappearing. But it illustrates the point.

My fellow teachers, the only sacred human way the world will ever know is ones own way. The most sacred thing in the world is ones own self. All other possessions may go but a man who owns himself body and soul will be a factor to be dealt with as the world passes on.

Now, of course, there must be certain regulations and certain uniform actions. Perhaps for the sake of the work to be accomplished there must be certain conformity to the customary. All I mean to say is, that mere failure to conform, generally through lack of knowledge or habit, is not badness. And from an experience that has been worth while I say quite openly that I believe that far, far the greatest amount of so-called badness in the schoolroom is just exactly that.

What then about method of procedure. If we, as teachers, would take ourselves a little less seriously and cease to worship at the shrine of our own way perhaps much badness would disappear. So much of the action of a child after all matters little. Such being the case, what is the method of securing a reasonable degree of conformity. How depressingly interesting it is to know that until almost now the wisdom of centuries has given us no better word upon this matter than that,

the way to make a child walk in our way is to make our way hateful to him. A child is very likely indeed to respectfully and lovably adopt the way of a teacher who drives him into that way by harsh words and blows: Strange that we ever did believe that gentleness may be gotten of fairly brutal compulsion.

What is all this school business for anyway, fellow teachers? I hear much talk in places of the good of the school. People and teachers say, "for the sake of the school" we must do so and so. I did not know the school had a "sake." What is a school anyhow that we talk so glibly about it when we want to have our own way. Strip it of its individuals there is no school. A school has no separate entity. A school exists for the little children in it. Indeed, it is not half so important as we often think it is. It is the little children in it. Most children in reasonably normal homes would grow up to decent efficiency quite without being in school. Let us not pride ourselves that merely keeping school solves any problem for the race. The efficiency of a school is measured by its product and its best product consists, not of a uniform type of angels, but of efficient conquering men and women. What is it we want men and women to do? To go gee when the command is gee and to go haw when the command is haw. There may be use for armies, but I doubt it. The world at large is no military organization. In the biggest and best things of the world, almost sixty minutes in the hour, efficient men and women must walk alone and they must walk in their own way. We have made a little shrine around this thing called obedience. It is a piece of pedagogical and parental bunkum. If obedience means conformity because of confidence and inviting love and sympathy, then obedience will follow as a matter of course. But it will not be the obedience of a slave who does not understand. It will be the obedience of a fellow and a comrade. I do not, and you do not want your boy to go where the world tells him to go. You want him to go where he ought to go even though he go alone. Teachers I believe that the efficiency of this world could be multiplied by ten within the next few generations if we could come to really understand that education consists of equipping a boy to talk in the truth of his own pathway. I am very sure that many a boy called a bad boy would enter into a very wonderland of effort and attainment if the teacher would be willing to work with him in his own right way.

Now this takes at least two marked lines. I have dwelt at some length on the matter of conduct, which is one of them. It applies equally to the matter of lines of study. One of the most interesting things in human thought is the close corporation of culture, so-called. What is a cultured man? I am a cultured man, hence others who studied the same things I studied and the way in which I studied them are cultured men. We and no others are the cultured men.

This view contributes much to our own complacency. It is foolish and priggish, but it is the view of the world generally. Now in spite of long continued approval to the contrary I take it that apart from essential elementary knowledge, which may be called tool knowledge, there is no such thing as an essential subject of study. A learned bishop of a great church said to me a few years ago that no man could hope to be considered a cultured man who had not a reading knowledge of the Latin language. Poor bishop! Far be it from me to decry the study of Latin. It has its use. Eleven years of my own youth spent in the study of it like ghosts, forbid my thinking otherwise. I do not decry it but I do not deify it. Indeed I know of no subject standing guard like that at the threshold of the world of culture. Culture is efficiency adjusted to the pathway of a man's own life. Now I have no objection to the so-called courses of study in schools. We the possessing, conforming class through so many generations have possessed the same things that the same kind of procedure agrees with us pretty well. It would be interesting to have man make a study and show how true it is that most of the children demanding special arrangements as to study in the schools in some way or other do not fully belong to what I would call the socially conforming class. There are exceptions. Now, we who are alike and our children who are alike we herd very well but when boys appear in our schools who cannot well learn a certain subject, any subject, almost, proper arrangements should be made for such a boy to omit such a subject and take some other one and remain in the school until he grows up.

Now this own right way of a boy so far as branches of study are concerned lies along the lines of interest. And interest is a freaky thing. The boy does not come to school already equipped with it. The teacher says, "Johnny is not a bit interested in his work" and she thinks she has classified Johnny. She hasn't. She has classified teacher. Judged by the early presence of interest about all the boys are Johnnies. Whether teacher is a teacher or an apology is just about determined by whether she knows how interest may be born when Johnny and the new subject meet. It is rather sure that if teacher is an apology and interest is not born, Johnny will be a bad boy in school. But if teacher is a real teacher interest in almost any of the things of this rich old world will send Johnny out on the way of efficiency. And some day people will call Johnny a cultured man.

STATE NORMAL SCHOOLS AND CITY GRADES.

PROGRAM.

MAIN HALL, AUDITORIUM.

Chairman—H. F. Leverenz, Superintendent of Schools, Sheboygan.

Secretary—L. A. Vantine, State Normal School, Milwaukee.

1. What definite efficiency tests should be applied in every school system, large or small, in regard to:

(a) General Management and Supervision—E. C. Elliott, Professor of Education, University of Wisconsin.

(b) The Teaching Quality—H. L. Miller, Professor, University of Wisconsin.

Discussion: F. W. Broer, Principal U. S. Grant School, Sheboygan.

II. The training of elementary school teachers for securing effective use of school and public libraries on the part of their pupils—H. C. Buell, Superintendent of Schools, Janesville.

Discussion: O. S. Rice, Library Clerk, Madison.

EFFICIENCY TESTS OF THE GENERAL MANAGEMENT AND SUPERVISION OF SCHOOL SYSTEMS.

EDWARD C. ELLIOTT, University of Wisconsin.

No public office demands a greater personal power and a wider versatility than that of the present day superintendent of schools. In the educational plant he is expected to be everything from consulting engineer to errand boy. This position of an educational "Jack of All Trades" is largely an accident of historic circumstances. Few communities have a clear conception of what school supervision should do; few supervisors are fully conscious of what they are doing. In some vague way both community and supervisor regard the office as an indispensable connecting part of the educational machinery.

By the mere physical recognition of the office of superintendent, the public school systems have passed through the primitive stage of their development toward securing proper and competent oversight. The last quarter of a century has witnessed a country-wide acceptance of the superintendent as an essential factor for the effective and economical maintenance of educational activities. The educational respectability of states, counties, cities and villages throughout the country is

in large measure reckoned in terms of the mere presence of such a directing officer. Unfortunately respectability of appearance and efficiency of performance are different things.

The next important stage in the development of efficient school control will consist in the transformation of the superintendents office so that its chief characteristics will not be of the clerical official decorative type. Rather it will be regarded as a real instrument for the accomplishment and valuation of educational results. Communities are becoming more and more conscious that schools require expert direction and supervision. The modern school overseer, by whatever name called, principal, supervisor, superintendent, must be not only conscious of the demands of school supervision, but also technically competent to fulfill these demands.

Educational efficiency, which is only a latter-day short-cut term, for expressing the degree to which all educational waste is prevented, has become, immediately dependent upon the technical ability of those filling the supervisor's office, especially the superintendent of schools. Until American schools are staffed, to a far greater extent than they are at present, by teachers of complete training and superior skill, the time honored epigram must be modified into,—“As is the supervisor, so is the School.”

The first step in educational efficiency is to cause the supervisors office to lose its political and personal character and its routine machine-like methods of operation. The one chief business of school supervision, is the discovery and the elimination of the lost motion in the school system. No school organization that is founded on personal or partisan consideration fulfills the first and most essential test of efficiency.

The first general efficiency test to be applied in every school system is that of the *professional individuality* of the superintendent. This individuality means, first, *freedom* from interference of all sorts; especially interference from boards of education. Few boards have learned that the first requisite for educational efficiency is that they mind their own business; that the second requisite is that superintendents have an opportunity of minding theirs.

The professional individuality of the superintendent further means the possession of technical competence. The principal elements of this competence are (a) to secure the proper counting of all the children properly belonging to the school system. (b) To secure the proper accounting of the time that children spend in school, and (c) to establish money cost units for every activity of the school system.

The second general efficiency test to be applied in every school system is that of *internal cooperation*. A school organization governed exclusively from above is a machine and not an educational institu-

tion. This internal coöperation means above all things, the *freedom* and *responsibility* of the teachers. Few superintendents are able to distinguish between leaving a teacher alone and neglecting a teacher.

The responsibility of the teacher, the underlying condition for coöperation within any school system, means the ability of the teacher to *account* for every child, and also the devising of *time* units for the accomplishment of the essential ends of instruction.

The chief difficulty with school efficiency tests at the present moment is that every one is attempting to test a different thing in a different way. Until we have standard units of school attendance, school progress, school cost, school coöperation, we shall be guessing at the educational values of our school systems. The happy sign of the times, however, is that the day of the determination of school efficiency according to the rule of thumb by politician or sentimentalist, is passing.

DISCUSSION ON

SCHOOL EFFICIENCY TESTS

F. W. BROER.

There is one point in this large field of efficiency tests that I would like to help magnify, to emphasize briefly, as a test of teaching quality.

A carpenter is not an efficient workman unless he understands the tools he is to work with and is able to use them. Our many methods in teaching are only so many tools to assist in the building of the child's mind, and an efficient teacher should understand these tools, all of them, and be able to use them. But ability to do this is not the supreme test of efficiency. The skill of the carpenter lies in his ability to select the right tool, the tool with which he can best accomplish the present, right at hand, necessary step, in the shortest time and with the least effort. A carpenter doesn't use a saw when a plane is better, he doesn't use a square when a level is quicker, he doesn't use a pulley when an inclined plane requires less effort. I would make the highest test of teaching efficiency the ability of the teacher to grasp the state of a child's mind and then almost instinctively select the right method to meet the need.

What a bungling piece of work it is and what a waste of time when the "drawing out process" is used when the thing to be drawn out isn't there—when even the elements of the thing we would draw out are as unknown to the child's mind as the wonderful process we are using to get something from where it isn't.

This is the Socratic method but we never find Socrates making this mistake. He knew what was in his own mind and how and when it got there and knowing this he knew what he might expect to find in other minds. Perhaps the highest test is just this—knowing what is in a child's mind and what isn't or when not knowing having the knack to discover.

Then we have the allegorical method. This was Christ's great method, but even he found it not applicable at all times when he would teach his great truths by parables. Often he found that "they have ears but they hear not." And children have ears that hear not when we have eyes that see not what is the trouble.

We all know the parable of the sower, but even we have no ears to hear this parable—this is foreign to our ideas of teaching—until we can see that the minds of the children under our care is soil for our cultivation and like the sower in the field we should know the cause of our failure when the harvest is poor and like the modern scientific farmer know how to prepare the soil that the seed we sow may take root and grow there.

It is here, right here in the preparation of the soil, that the wise selection of tools is necessary.

Then there is the "no telling" or "find out for yourself" method. An excellent method to work with sometimes but at other times it is like taking a saw and sawing down the main beam. It kills interest. It is wiser to tell when one shouldn't than to fail to when one should. Imagine a boy all warmed up describing the battle of Waterloo and then he forgets the English general's name! An awful fall to be sure, but not half the thump it would be to have to come down from his glory and look up that name. Give it to him on the spot when he needs it and he will never forget it again. This is a stroke in efficiency. I remember going up to a teacher once just when school called and she had no time to talk and asked her how to divide fractions. She took the problem and worked it before me just when I felt the need of knowing, and I knew how that was done ever after though it was a long time before I found out *why*. There are many methods, wise and otherwise, many rules and many tools. One test of efficiency is knowing when to break them and when to use them.

With this kind of teaching the test, of the test of this efficiency, may well be determined not by the scholarship but by the growth of the pupils whose minds are not only the soil but the harvest too of all our efforts.

Here is an opinion that seems to be right to the point on efficiency though the writer has somewhat radical views. To quote:

"The efficiency of any system cannot be correctly tested until the value of actual results are compared with the value of results that

might be reasonably expected. When we bring this test to bear upon our schools their efficiency falls woefully short.

Let us look at our school's finished product at the close of the Eighth Grade, the average product. A child of fourteen with a diploma that admits him to further education who from his own choice waves the roll of paper high in the air, declares his freedom and begins to live; not on the dry husks of knowledge this roll of paper testifies are stacked in his brain, but on work and play where his interests touch closely the interests of his comrades, the great common life interests that a boy or girl begins to feel at fourteen too keenly to resist. And this finished Eighth Grade product "finds himself" not in the schoolroom but somewhere outside of it. He goes to work but what job can he find where the actual stuff he has learned at school will begin to count as much for him as just the little self-expression, integrity, skill, and sense of responsibility he has acquired, not because our system aims directly to give him these but for the same reason that throwing chips over the house develops the muscles though the work is of no particular value and is very tedious and uninteresting. And I would like to say right here that any work a child does at school without the vital factor of interest in it is demoralizing for it creates a dislike for that work and builds up in him a mental rebellion against his own development. This may be overcome in later years but it may not. Think of the compositions that have been written under protest and then ask yourself why the thought of preparing a paper sends a cold chill over you.

Now let us see what we might reasonably expect from this Eighth Grade product. A diploma? Yes, but one containing only his personal measurements. Not the examinations passed testifying to his book knowledge or his cunning duplicity, but his standing in terms of vital things, physical strength and skill, mental initiative, power of thought and adaptability, spiritual emotion and poetic sense, these things that are his life and the ties that bind him to others and the soul stuff that leads him to wonder and worship.

The trouble is this ideal of a finished product or any other ideal is not in mind. The average teacher doesn't think so much about what a child is growing to be as she thinks of her own faithfulness in seeing to it that he learns his lessons. Whether these lessons are a help or a hinderance to him is not questioned year after year. We "stand pat" that these lessons shall be learned. Educators are telling us that it is a mistake, that where these lessons do not connect with immediate life they are valueless or worse, and the children have always protested, but we listen to nothing. When the year is passed these lessons must have been learned that the grade may pass on and make room for others. This is our part as teachers and faithfully we per-

form it year after year, unless we get married and something really interesting enters into life."

We can hardly consider this fair to the average teacher and perhaps it is radical regarding our system, but it will bear thinking about.

There is one more point in regard to evaluating the quality of teaching by the results—by the progress made by the pupils—that I would like to touch upon for a moment.

A business man said to me a few days ago that he found it impossible to find capable office help. That the boys coming out of school were unable to take up the detail work of his office and go ahead with it, that he was obliged to give it his own constant supervision. Now this is probably true. I do not doubt it, but would it be quite fair to judge the efficiency of these boys' teachers, that is, public school teachers, by the inability of these boys to do detail office work?

This is not exactly what our schools set out to teach. If these same boys that couldn't do office work could do some other kind of work and do that well I would judge the efficiency of their teachers by that. My point is this: The most efficient teaching is the kind that builds up the foundation necessary for the expression and development of any natural ability, allowing the individual inclination to determine the direction of the child's special growth and the line of his life's work. It is not intended that our schools shall turn out business men any more than poets or musicians.

That they turn out something worth while, living, growing, enthusiastic boys and girls interested in life and in something they can do, this is a sufficiently critical test. If a boy is in a business office and isn't interested there it is because he doesn't belong there and no amount of education will make him as efficient as the boy who is interested because he loves the business even though he has had no special preparation whatever for it. Our schools should cultivate a love for some kind of work and they will when our system allows for a choice of work before all kinds in the schoolroom become drudgery.

Boris Sidis tells us, "It is not the amount of knowledge that counts in true education, but originality and independence of thought." And to quote farther from the same source:

"The purpose of the school and the college is not to create an intellectual aristocracy, but to educate, to bring out the individuality, the originality, the latent powers of talent and genius present in what we unfortunately regard as 'the average student.' Follow Mill's advice. Instead of aiming at athletics, social connections, vocations, and generally at the professional art of money-making, "Aim at something noble. Make your system such that a great man may be formed

by it, and there will be a manhood in your little men of which you do not dream."

Awaken in early childhood the critical spirit of man; awaken, early in the child's life, love of knowledge, love of truth, of art and literature for their own sake, and you arouse man's genius. We have average mediocre students, because we have mediocre teachers, department store superintendents, clerkly principals and deans with bookkeeper's souls, because our schools and colleges deliberately aim at mediocrity.

Ribot in describing the degenerated Byzantine Greeks tells us that their leaders were mediocrities and their great men commonplace personalities. Is the American nation drifting in the same direction? It was the system of cultivation of independent thought that awakened the Greek mind to its highest achievements in arts, science and philosophy; it was the deadly Byzantine bureaucratic red tape with its cut-and-dried theological discipline that dried up the sources of Greek genius. We are in danger of building up a Byzantine empire with large institutions and big corporations, but with small minds and dwarfed individualities. Like the Byzantines we begin to value administration above individuality and official, red-tape ceremonialism above originality.

We wish to turn our schools into practical school shops. We shall in time become a nation of well trained clerks and clever artisans."

If those who are applying tests of efficiency to our schools have these ideals and these dangers in mind the next few years will find our schools doing something radically different from our present system. We may have to experiment for sometime, but if the end in view, is the needs of the child as they naturally reveal themselves instead of our preconceived notions of what they should be, then we must be on the way to greater efficiency.

Perhaps there is no greater hindrance to the application of definite efficiency tests in regard to teaching quality than our present standard. There is a definite course of study its accomplishment being tested by examinations, and if this is done what more can be asked? To pass or not to pass that is the question. And here is the standard test of teaching quality. For one teacher to fail here would upset the entire system, block the whole business.

If we would apply different tests we must ask for something different to be done. To bring a test to bear upon any system beyond the standard required is to measure with the wrong measuring stick. It is beginning at the wrong end if in the application of efficiency tests to the teaching quality more is asked for than has been required when that requirement takes all the time allotted and all the skill demanded.

THE TRAINING OF ELEMENTARY SCHOOL TEACHERS FOR SECURING EFFECTIVE USE OF SCHOOL AND PUBLIC LIBRARIES ON THE PART OF THE PUPILS.

H. C. BUELL, Janesville, Wis.

This statement regarding school work in general will probably go unchallenged, viz., the success or failure of any movement in education depends in the last analysis upon the skill and ability of the individual teacher who has the work in charge. This is very apparent in a subject that is somewhat out of the beaten path of school activities. The library work is one of these activities. There is a feeling more or less prevalent among the school principals and superintendents of the State who are interested in library work, who believe that the reading of good books is one of the most vital things connected with the life of a child, that the young teachers are coming from the normal schools today not as well equipped to handle the library work as they are to teach other phases of the school curriculum. I think it is safe to say that we feel the young people are not able to project their normal school training in library work into the actual work of their own grades. This may be due partly to the faulty or ineffective supervision given these young people. If so, there is need of investigating along that phase of the problem. There is an impression also that the young people are not getting the kind or amount of library training in the normal schools to make their work effective when they take up their regular school work. To arrive at this phase of the subject, I have resorted to the questionnaire method to see just what was being done in the eight normal schools of Wisconsin. I wish to thank the librarians of the normal schools, all of whom responded promptly and generously with the desired information. I might say in passing that a Library Committee in reporting to the National Education Association at Salt Lake City last July, after investigating the normal schools of the whole United States, placed the Wisconsin normals at the head in most phases of effective work throughout this country. But when we consider that most of the normals in the United States have taken up library work in the past five years and many have not even yet attempted systematic work; when we consider, too, the facilities offered in Wisconsin, due to our splendid library laws which are denied the schools of many other states, we rather expect Wisconsin to take the lead in this phase of school work.

My conclusions drawn from the questions answered by our progressive librarians convince me that we have not as yet, even scratched the surface of this great library field. So in order to make the library

work more effective so that we can guide and control the reading of our children it will be necessary to take the matter up more seriously in every normal school of the state and more systematically as well as seriously in every city and school district of the state.

The following is the data obtained from the questionnaire.

GENERAL CONDITIONS IN THE NORMAL SCHOOL LIBRARIES IN WISCONSIN.

Collection of Children's Books.

All the normal schools of the State have a good supply of children's books, ranging from nine hundred at Platteville and La Crosse to twenty-eight hundred at Milwaukee. This certainly gives an opportunity for the students to become familiar with child literature. When we consider that the average in the normal schools throughout the United States is in the neighborhood of five hundred, we can see that Wisconsin is specially favored from the standpoint of this form of equipment. The annual appropriation for children's books to increase the collections of the libraries seems to be adequate. Four of the normal libraries were unable to give an estimate, but four others showed a good sum for this acquisition, ranging from fifty dollars at Whitewater to four hundred dollars at Milwaukee with an average of about two hundred dollars each. The normal libraries are all housed in reasonably commodious quarters with a seating capacity ranging from sixty at Stevens Point and eighty at Oshkosh to one hundred fifty at Platteville and one hundred seventy at Milwaukee and an average of one hundred twenty seats in each library. Here are certainly facilities for enabling every prospective teacher to become familiar with the best books in juvenile literature.

Instruction in Library Work.

Every pupil who enters the normal schools gets at least ten lessons in general library management and methods, the use of the card catalogue and the use of reference books. It seems, however, from a perusal of the outline provided for the Milwaukee Normal School that this is more to familiarize the pupil with the library for effective use himself while a normal student than for instruction in the use of books in the classroom after leaving the normal schools. However, some of the courses provide from one-fifth to one-half of the time included in the ten lessons in the actual study of children's books. Some of the normals, too, are giving courses in juvenile reading to students electing that course. All of them are giving work to country school teachers in their rural teachers' course. Some of these courses are credited, but as a rule the library instruction in the normal schools is an uncredited body of instruction. With reference to the practice teaching in library work, such as handling the books with children, of the conducting of a

library hour in a model class, or the hearing of short informal book reports given by the children, this work is wholly lacking in seven of the normal schools. Miss Ovitz of the Milwaukee Normal School has made a good beginning in the line of practice teaching in library work.

Students Previous Knowledge of and Present Attitude Towards Library Organization.

Six of the normal schools report the knowledge of library organization and management on the part of students who enter the normal schools as being expressed by nil. Only two, those of Oshkosh and Platteville, reported that the students have a slight knowledge of cataloguing and book classification. It is very evident that the high schools of the state are doing practically nothing towards giving their students a working knowledge of how to use a good library. I am not certain whether the proverbial cat in a strange garret, or a bull in a china shop properly expresses the condition of the average high school boy or girl when turned loose in a good library. He doesn't know the system, and worse than that this attitude in many instances towards library work is anything but encouraging. Four of the normal schools report that they are able to interest the students in library methods and secure a good attitude on their part, but four others say that the attitude of the students is decidedly apathetic if not antagonistic. With reference to the attitude of the superintendents and high school principals of the state and all other educational leaders who are supposed to shape educational policies, the librarians and others interested in securing good reading on the part of pupils have ample grounds for criticism. There are very few schools in the state that demand library efficiency on the part of their teachers. In one of the best school systems of this state the city librarian found a normal graduate reading the Elsie books to her students, ignorant of the fact that there was a wealth of juvenile literature at her door for the asking. In some schools the Alger and Henty books receive the teacher's encouragement.

Miss Florence Wing of the La Crosse Normal School has this to say with reference to the general apathy throughout the state regarding the attitude towards library work:

"The students in many of the high schools have absolutely no instruction in library reference work and the intelligent use of books. They come to us unable to use the index of a book. The high school libraries are frequently not organized, the students are given no idea of the value of knowing how to use a library, and how to get the most out of books. If every high school of any size has a well organized high school library and a trained librarian who was able to teach the students the use of a library, and if every small high school had an organized library and the students received this instruction in regard to

its use from some member of the faculty the present ignorance in regard to the use of libraries would be greatly decreased. In as much as neither the school boards or superintendents have felt the need of such instruction, the burden of teaching future teachers something about books and libraries falls entirely upon the normal schools. We have to start at the very beginning and in the short time allowed us for this instruction we are not able to accomplish all we should like in this work. If the high schools would teach the elementary points about the use of books and libraries, we could devote more time to library organization, children's literature, advanced reference books, etc."

One other librarian gives the following remedy:

"In every normal school there should be an instructor in library methods, the use of the library and children's books. This instructor should have *all her time for instruction*, independent of the running of the library; students should be required to take a ten weeks' course, with one recitation a day, then be given credit for it. There is not the least doubt in my mind that such a course would be of as much value to any student (after he becomes a teacher and a member of society in some town, where he hopes to count for something in the community,) as *any other ten weeks' course, he might pursue*.

When such a need, seems important enough to the makers of our courses of study, students, teachers and educators generally will be guilty of less "apathy" than is now manifest.

Under the present arrangement of our work one librarian with one assistant cannot give the necessary time. It is a case of not doing the thing most worth while, however."

Miss Mosher of River Falls gives this explanation:

"I am confident that if library methods were definitely a part of the normal course that credits given there would be less of what you term "apathy." I have large classes and all *interested* in the summer school each summer. They *have* to take the work for second grade certificate, and then find what it is worth to them."

Miss Boyd of the Whitewater Normal School says this:

"I have never attended a Teachers' Convention when library work was given enough attention to demand much interest or enthusiasm on the part of the teacher or anyone else. (I have not attended the Wisconsin Convention, however.) I quite agree with you that the attitude of many of our most influential educational leaders toward the library is such that teachers are not given the proper encouragement in joining forces with other great educational institutions, the library. I think, too, much of the "apathy" is due to an appalling ignorance on the part of teachers. We are striving to help this condition in the normal schools, but we cannot hope to do much without the hearty support of school boards and superintendents. The matter is of very vital

interest to me and I sincerely hope you may be able to arouse much interest among the teachers at the convention in Milwaukee.

Conclusion and Inferences.

To draw conclusions from even sufficient data is not always safe or wise, but at the risk of error, I wish to offer these conclusions:

1. There is a feeling prevalent that there is not very effective library work done by the normal graduates when they take charge of their own grades. We believe this to be due to two causes:

a. The apathy and noninsistence of this sort of work by the superintendents and supervisors of the cities of the state.

b. The lack of equipment or library ideals of these young teachers themselves due to the lack of effective library instruction both as to the character of instruction and methods employed in the use of children's books.

2. We believe that the normal schools should do more than they are doing at present to familiarize their students with juvenile literature and with methods of doing effective library work with children.

3. We believe as a means to that end that library work in the practice classes should be placed on a par with practice work in any other subject and the students be given actual practice work with actual children with actual library books.

4. As a further means to this end we believe that library methods with special reference to the study of juvenile literature and the ways and means of getting children to do systematic and effective reading of the same should be required of every student in the normal school. This work to be credited towards graduation the same as any other important school subject is now credited.

5. We would ask the normal schools to coöperate with all who see the possibilities of library work in the schools to help overcome the apathy and indifference apparent in many school systems and among many teachers, so that there may be a genuine library awakening throughout the entire state.

THE TRAINING OF ELEMENTARY SCHOOL TEACHERS FOR SECURING EFFECTIVE USE OF SCHOOL AND PUBLIC LIBRARIES ON THE PART OF THEIR PUPILS.

O. S. RICE, State Library Clerk, Madison.

Neither the normal schools nor any other educational agency or leadership can be justly blamed for the present condition with respect to lack of library training of teachers. It is simply and solely due to tradition. It is something that our educational system has inherited along with other things that cripple its efficiency in the light of present progress. But the time has come for the recognition of the need for the right direction of children's reading. The incubus of tradition must be thrown off and the children given bread instead of the stone which tradition insists is bread.

It should be borne in mind in this discussion that there is no thought of attacking any persons or institutions or agencies connected with the training of teachers for being derelict in their duty in respect to the matter under discussion. We are not responsible for what has been handed down to us. Our responsibility begins with our opportunity to change undesirable conditions for better ones. So far as the preparation of teachers for securing effective use of school and public libraries is concerned, if we were to blame one another we should be exemplifying the condition expressed by a stanza attributed to Eugene Field:

An editor in Kankakee
 Once falling in a burning passion,
 With a vexatious rival, he
 Wrote him a letter in this fashion—
 You are a donkey, uncouth and rude,
 And will be one eternally,
 Then in an absent-minded mood
 He signed it "Yours fraternally."

That the incubus of tradition in education is a serious retarding influence to progress and is so recognized by progressive leaders in general is well illustrated by some recent educational history in Wisconsin. When the proposition to make a comprehensive law for industrial education and continuation schools in this state was up for consideration, one of the principal questions was: Shall such schools be administered by the same officers as the regular schools? Those who had the matter in hand were fearful that academic tradition would be so strong on the part of those connected with the regular schools that

the new education would be hampered by provisions entirely unsuitable to the object in view. For this reason industrial and continuation schools in this state are administered by separate boards; and it is for this reason, too, to a considerable extent, that this phase of education has made such remarkable progress in this state as compared to such education in some other states in which the regular school boards also administer industrial and continuation schools.

The retarding influence of tradition has been seriously felt in that field of educational endeavor which we are here discussing. Reading may be looked upon as one of the wheels in the car of progress. One-half of this wheel may be considered to represent instruction in the ability to read. The other half of the wheel may be considered as representing training in the right use of this ability. If one half of this wheel—learning to read—receives most of our attention, and the other half—training in the right use of this ability—is neglected, then we need not wonder that progress is slow and attended with many unnecessary jolts.

Practically all of the forty-eight states of the Union have compulsory education laws. That is, all of the states compel the children to learn to read; but only about eight of these states have compulsory library laws, that is, laws compelling the school authorities to provide books in order that the children may be trained to rightly use the ability to read which they are compelled to acquire. Here we have an example on a nation-wide scale of the retarding influence of tradition in education; that is, paying attention to one half of the wheel and neglecting the other half.

But we may have compulsory education; that is, compulsory learning to read, and compulsory school libraries, and still fall short of securing the results in reading which are essential to our educational welfare. The teacher must be trained to make the connection between the ability to read and the right use of that ability; between the textbook in reading and the library book, magazine, newspaper and other printed matter. Most normal schools in the United States are only beginning to give any kind of attention to the training of teachers for this important and difficult work. Here again the incubus of tradition is felt as a serious retarding force in educational progress. In spite of the fact that those who have left the schools scarcely ever do, or ever should, look at a textbook, in spite of the fact that the individual and national welfare demands that the people should be able to make the right use of reading not found in textbooks yet the training of the teachers is largely in the direction of the use of textbooks and not of the library books which stand for that kind of reading which they should train their pupils to do throughout life.

The first compulsory education law for Wisconsin was enacted in 1889 or thereabouts. This was the first law compelling the children of the state to learn to read. Six years later the first compulsory school library law was enacted,—a law compelling school authorities to provide facilities for teaching the children the right use of the ability to read which the law forced upon them. In the enactment of this law, known as the township library law, Wisconsin took a leading place among the states of the Union, so far as this important factor in education is concerned. This law was enacted about twenty years ago and yet to-day only eight out of forty-eight states of the Union have compulsory school library laws.

Some four years ago a law was enacted compelling applicants for first and second grade county certificates to pass an examination in the cataloging and use of school libraries. This was the first legal recognition of the need of training teachers to secure effective use of school libraries. So far as I am aware, it was the first of its kind enacted in the United States and here again we have cause for congratulation that Wisconsin took the lead in a very important educational activity. The legislature this year enacted a law compelling applicants for third grade certificates also to pass such an examination after January 1, 1915.

Supt. Buell in his paper has given you a clear idea of the status of the training teachers in our normal schools for securing effective use of school and public libraries. As he has shown, Wisconsin is not lagging behind other states in this respect, but nevertheless, there is a great lack of this training in our state normal schools. In fact, the law is treading on the heels of the normal schools in respect to such training. For the law referred to compels all who write for county certificates to write on the cataloging and use of school libraries, whereas, the training of the teachers to this end in our state normal schools is the exception rather than the rule. I wish to repeat here what I said at the beginning,—that I am blaming nobody and no leadership for this condition. It is simply a remnant of tradition which it seems to me we now ought to wipe away. I am sure of this: That the state legislature would pass without question a measure compelling the state normal schools to give such training to everyone of their graduates who expects to teach. If, then, our legislators, who are not in general specialists in education, can so easily see the necessity of this training it would certainly be a remarkable condition of affairs if the authorities of our state normal schools could not recognize its necessity.

In the development of reading there are three steps: First, compulsory learning to read. That is, compulsory educational laws. Second, compulsory school libraries. Third, compulsory training of teachers for securing the effective use of these libraries. Wisconsin has taken

the first two steps. In fact, it took these steps quite a number of years ago. It has started to take the third step by the enactment of the law in regard to county certificates. It remains for the normal schools and colleges preparing teachers to complete this step.

Another consideration with which we are concerned is,—what can we do in the meantime for the training of teachers for securing effective use of school library books? Even though the normal schools may very soon give this training to all prospective teachers, yet we cannot expect those who are now in the field to enter into the normal schools and be born again, as it were, in this respect.

Since teachers, principals and superintendents are largely in the same condition with respect to the training necessary to give children the desire and ability to make effective use of their reading, it would seem that the first requisite is for leaders, as well as rank and file, to make as careful a study of this neglected field of school activities as time and facilities will permit. The lack of active interest in the library work of the schools on the part of many principals and superintendents which was mentioned by Supt. Buell would, in this way, in part at least, be overcome.

The State Teachers' Reading Circle offers opportunity for awakening intelligent interest among teachers in this important school work. If the teachers were required to read suitable literature on the training of children in the effective use of school and public libraries good results would follow:

A state young people's reading circle could also be of great value. Such an organization would stimulate the teachers to become acquainted with literature suitable for children and a strong incentive would be placed before them to secure the adequate use of such library facilities as may be at their disposal.

The use of school and public libraries should receive much attention at teachers' institutes and associations. So far as institutes are concerned, the subject is receiving much more attention than it did a few years ago. There can be no complaint this year as to the attention given to this subject by the State Teachers' Association program.

In cities where there is a good public library with a trained librarian at its head, schools would do well to make use of the trained ability connected with that institution. Some competent person connected with the library can well instruct the teachers in simple library methods when necessary and in children's literature and how to awaken interest on the part of the children in such literature. Groups of the children may go at prearranged times to the library to receive instruction on how to make use of its facilities.

In order that the smaller communities which have a public library may have a librarian capable of doing this work it would be well if

the library board and the school board were jointly to employ a librarian who was to spend part of her time in the library and part of her time in the school. In this way enough wages could be paid to secure the services of a librarian capable of doing the work mentioned.

There is beginning to be some literature on this subject, though nothing extensive or as much to the point yet as one could wish. It is likely that in the next Educational News Bulletin issued by the department a list of such books and pamphlets will be printed. By securing this material and making good use of it, the teaching force in any community would be able to do creditable work in the training of children for the effective use of school and public libraries. The outline prepared by Miss Ovitz and which was referred to by Supt. Buell is of especial value because of its definiteness. In fact, what we need in literature of this kind is, at least for certain phases of it, as much definiteness as to what is to be learned as we now have in our arithmetic tests. This whole subject has suffered from lack of definiteness.

The praise of reading is heard from all lips and has resounded for these many years from one end of the land to the other. I am inclined to think that we have been so busy praising reading that we have not had time, or inclination, to adequately, or even inadequately, serve the cause of reading. Is it not time that we took the value of reading for granted, after having sounded its praises for so many years, and now bring forth fruit meet for all this praise? "By their fruits ye shall know them."

In order that the discussion of this important topic this afternoon may result in some definite advancement of the cause that has been advocated, I move that the chairman of this section appoint a committee of three whose duty it shall be to present the merits and needs of this work to the proper authorities of the state normal schools to the end that all students intending to teach shall receive adequate preparation in training the boys and girls in that kind of reading in school which they should do throughout life.

COUNTY SUPERINTENDENTS, TRAINING SCHOOLS, STATE
GRADED SCHOOLS AND RURAL SCHOOLS.

JUNEAU HALL, AUDITORIUM.

Chairman, ELLEN B. McDONALD, County Superintendent of Schools,
Oconto.

Secretary--MATTIE McMILLIAN, Antigo.

The first address was by Miss Bernice Janes of Berlin on, "Industrial Work in Rural Schools."

Miss Janes related what she had accomplished in her one room school along this line, and also displayed many pieces of work done by the pupils. Among them were bottles of weed seeds, paper weaving, crocheted rugs, raffia and reed baskets, collection of different woods of the county, calendar cases, aprons, sewing bags, etc. She said in part:

"When I took charge of the school in which I am now teaching I found about twenty very active boys. I had many devices for busy work for primary children, but must find something for the older boys and girls. I felt that some form of industrial work that would touch life at home could be introduced.

This work first took the form of collecting seeds, leaves, etc, along with our agricultural work. We studied the weeds in our own school yard and filled bottles with the seeds.

Then the work took a commercial and industrial turn by making a raised map of salt and flour paste, showing the physical features of the country. We then wove some good sized rugs.

Raffia and reed baskets make very useful gifts for mother and sister at home.

This created an interest among the parents and made it easier to introduce manual training and domestic science.

I told them of the manual training work; and the idea of handling bright new tools and making things, appealed strongly to them. Soon the parents were talking of the possibility of having a set of tools at the schoolhouse. We held an evening program and box social and cleared up \$27.85.

The school board was asked to buy the tools and they had become so interested that they spent several dollars more than we had given them.

For my own training I took a course of B. F. Beardsley, 323 W. Lake St. Chicago, which I strongly recommend to teachers.

The girls are already talking about a sewing machine and a cook stove.

We built a little cupboard to put the tools in and arranged a place for each piece.

The boys then made a collection of the different kinds of wood in the community and learned which kinds were best for our work.

The habit of mending things that are out of repair is formed. When some break or defect is noted we plan the best way of proceeding and the work is taken up. This is a valuable lesson for them to learn.

Somebody may say that this work makes extra demands on a teacher. That is true. However the teacher will find that it will be amply repaid. People appreciate this sort of interest and you'll not only realize an increase in salary, but in a broadened store of useful knowledge.

The girls have now decided to get a cooking outfit, and the boys are ready to cooperate.

One boy wants to make the rolling pin, another the rolling board, another a shelf, etc.

I may add that the young people outside of school also help in this work.

The sewing work has not been allowed to wait for a sewing machine. Quite a good deal of sewing was done last year and made a part of our County Fair exhibit.

In enumerating the benefits to be derived from industrial work in the rural schools, one thinks first of the help it gives in clearing up ideas in arithmetic, the opportunity it affords them in drawing, the information it gives them in the kinds of timber and furniture, the skill it gives in handling tools, the habit it establishes in them in caring for tools, and in mending broken furniture and so on; but I think the greatest value which we have realized from it has been that it has brought the whole community together and started them on the road to better things.

We are living in a great industrial age and we hope we are about to enter a great cooperative age. Either one of these conditions is a strong argument for industrial work in rural schools worked out by the cooperation of everybody in the community.

The teacher has the manual of our course of study; but after all there is no definite blue print for her to follow. She must study her district, she must watch for opportunities, and when they come, she must construct with all the power she can command."

The second speaker on the program was F. S. Hyer of the Stevens Point Normal, and his subject was, "Reading: How to Improve."

With a class of four little girls he demonstrated what could be done in "unlocking" words with their knowledge of phonics.

Such words as unconstitutional, circumnavigation, incomprehensibility, were given and the children pronounced them readily and then wrote them on the board.

Mr. Hyer then said:

"The purposes of school work in reading are: First, to help the pupils to master the mechanics of reading.

Second, to bring them to an appreciation of what true reading is.

Third, to give them such training in the art of reading as to make it a source of pleasure and intellectual profit to them in later life.

Fourth, to develop a love of the best in literature for the right reading of books.

There are two distinct phases of school work in reading; first, learning to read; second, reading to learn.

There are two forms of reading in the advanced grades that demand particular and individual attention: first, silent reading in which the reader interprets the printed page for himself; and second, oral reading in which he conveys his interpretation to his hearers through the words of the author.

The reasons for failure to secure good results in reading are due:

First, to a lack of a basis in language work on the part of the child before attempting to read.

Second, lack of method on the part of the teacher.

Third, the vocabulary presented to the beginner in reading is not carefully selected and graded.

Fourth, too much is attempted at first, resulting in insufficient drill and lack of mastery of the beginner's vocabulary.

Fifth, no power is given the children to unlock words for themselves.

Sixth, too much dependence is put upon the so-called independent study in the lower grades.

Seventh, there is an insufficient vocabulary mastered before the child leaves the third grade and takes up the work in the fourth grade. Up to the close of the third grade his work has been *learning to read*; beginning with the fourth grade he begins to *read to learn*.

Eighth, the reading matter is not carefully graded to meet the developing vocabulary of the child.

Ninth, too difficult reading matter is attempted in the third and fourth grades.

Tenth, there is too much reading for sound instead of sense.

Eleventh, not enough time is given to silent reading.

Twelfth, very little attempt is made to teach pupils how to study.

Thirteenth, all of these result in a lack of interest in reading and a distaste for reading both in school and out of school.

Remedies for these causes of failure:

Language work should precede all of the work in reading in the lower grades.

Second, the teacher must have some very definite plans of procedure. *Any* method thoroughly mastered by the teacher who is enthusiastic in his method, will succeed.

Third, vocabulary must be carefully selected and graded.

Fourth, work at first must proceed slowly, making the first steps sure.

Fifth, the work in phonics should give the child command of the oral elements.

Sixth, no attempt should be made at independent study during the first two years.

Seventh, the child should have a large vocabulary well mastered before he leaves the third grade.

Eighth, reading matter should be kept within comprehension of the child.

Ninth, the great masterpieces should not be attempted by third and fourth grade children.

Tenth, the teacher must make sure that the children are *reading*, not merely *calling words*. The wide awake teacher will constantly question to determine whether the child has not only *the* thought but *a* thought.

Twelfth, the whole recitation period should frequently be taken to teach pupils how to study.

Such plans as these suggested will add new life to reading work, will give the child confidence in himself, will make the reading exercise in school a pleasure to both teacher and children, and will result in a desire to read and a love for reading, all of which will aid in sending the child out of school equipped with a power to educate himself because he has been taught what reading and study mean and has found pleasure in both.

SCHOOL LIBRARIES IN RURAL COMMUNITIES.

WILLIAM A. MCKEEVER, University of Kansas.

We are now living in what I have sometimes called the "tango-age." Too many of our writers are dipping into filth. The sex evil is being too much exploited by sensational authors. Just now this subject is having its run in all of the popular novels. In fact, I am inclined to believe that the so-called better class of modern fiction is really at about its lowest moral ebb so far during the present century. The cheap story book once called the "yellow back" has been slowly improving and is now much cleaner and more wholesome in its moral

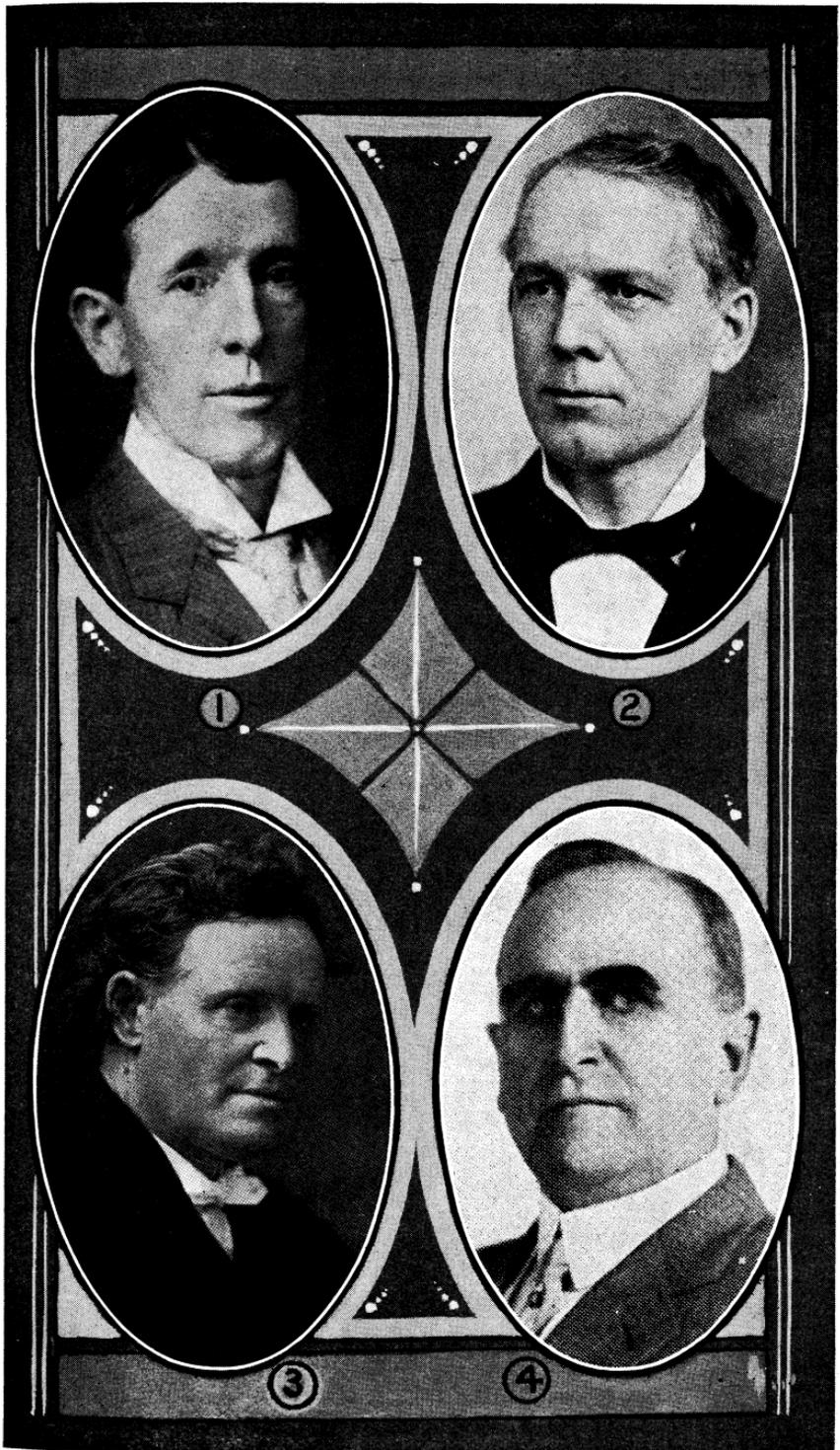
lessons than is the case with many of the popular novels which sell at a dollar and a half per volume.

All children need supervision in practically every one of their activities. Especially is this true with regard to their reading. But first of all the country boys and girls need a large opportunity for the study of good literature. In my opinion this fuller opportunity will never come to them until we make out a sort of whole-life-plan for their training. I say there can be no commendable progress in the use of the juvenile library in the rural home until somebody makes it more apparent as to how the average day of the country boy or girl should be divided. The majority of these young people are required to do too much work. Very few of them are being guided in accordance with a definite plan for such things as play, recreation, and sociability. The reading of the country boy and girl must be fitted into this larger and more complete schedule of activities.

A PLAN FOR USING THE LIBRARY.

So I recommend that there be a close supervision and a careful direction of the work done through the medium of the rural-school library. First of all, some high competent authority must make out a list of suitable volumes for this purpose. Second, this same authority, or another of the same rank, must prepare a sort of syllabus which will direct the teacher in her efforts to place books out among the young people. Too much of the literature now offered to the boys and girls is dull and uninteresting. Too much of it is written with the ostensible purpose of pointing a moral.

What they need is more of the enticing element in this literature. The best guide for the selection of suitable books for growing boys and girls is to raise the question as to their instinctive interests and desires. For example, we have long been mistaken in the thought that the boys and girls of the adolescent age should be kept from indulging their instinctive interests in each other's society. I should reverse this theory, and if it were within my power I should select for the sixteen-year-olds such volumes as would encourage the young sexes to think of each other more wholesomely and more understandingly. Indeed, I should fasten this romantic interest upon every possible concern of these young people. There is a romance of the shop, the kitchen, the factory, and the farm fields, as well as of the hills, the mountains, and the seaside. As a matter of fact, the romantic in the life of the adolescent boy or girl is anything and everything which touches his instinctive interest in the young people of his age, and which helps him to unravel the mystery of his own existence. Bad romance does this in ways that are evil, good romance accomplishes the same end in ways that are good.



1. DR. WOODS HUTCHINSON
2. JOHN Z. WHITE

3. BISHOP WM. A. QUAYLE
4. O. G. CORSON



To sum up, there are only two or three points which I wish to bring out in this brief address, and they are these:

First. Supervise and direct the entire life of the rural child, seeing that every instinctive need is met with its opportunity.

Second. Have the literature for the rural library selected by competent authorities and have these same authorities provide a plan for distributing the volumes.

Third. See that the selected books passed out among the boys and girls are such as to awaken and indulge in all wholesome ways those dispositions which grow out of their instinctive natures.

WISCONSIN SCHOOL ARTS AND HOME ECONOMICS ASSOCIATION.

Kilbourn Hall, Auditorium.

Chairman—L. C. Sears, South Division High School, Milwaukee.

Secretary—F. M. Karnes, Kenosha.

Vocational Guidance—Carroll G. Pearse, President State Normal School, Milwaukee.

Plan and Purpose in the Gary Vocational Schools, illustrated by slides—G. E. Wulfing, Director of Vocational Schools, Gary, Ind.

Business meeting.

Election of officers.

VOCATIONAL GUIDANCE IN THE PUBLIC SCHOOLS.

C. G. PEARSE, Milwaukee State Normal School.

In America the boy is not destined to follow his father's employment; our order, social and economic, is otherwise laid down. Every youth may choose the trade he will work at; and he may be a professional man or a merchant, even though his ancestors for ten generations have followed the plow. But this freedom of opportunity brings perplexity to the boy and to his parents. He and they may both be glad he need not be a shoemaker when his tastes and abilities incline him to commerce or to a profession; but this very freedom makes it necessary for them to choose,—and choice is troublesome and difficult.

The choice is made more difficult by the fact that employments which were once most desirable and profitable are no longer capable of yielding an adequate return, while, on the other hand, many new em-

ployments have sprung up which are well paid as well as attractive in other ways.

Under these conditions the parents are often confronted by the necessity for helping the young people to find and enter upon businesses with which no member of the family was formerly familiar. This, with the father working five or ten or twenty miles from home, going early in the morning and returning after the children are ready for their beds, with no time to make investigation and perhaps little knowledge of how to do so, renders the wise choice of a life work too often a matter of chance and accident.

Because they lack judgment, or the knowledge on which wise judgment could be based, in selecting the right occupations, thousands of our young people, instead of fitting themselves for some occupation which is worth while, take any job that offers. Very likely the work is not to their liking, or they find that it pays too little, and they drift to another job which is equally unsatisfactory. And still other jobs of the same sort follow in long succession. It is seldom that these boys and girls get into any skilled or permanent employment which affords a good income and permits good working and living conditions. It is often true, too, that young men and women select employments in which there is little prospect of future advancement or of any substantial success in life; or they choose vocations for which they are not fitted, and so fail of that success which they might otherwise have attained.

All these mistakes and failures to become skilful and successful in the daily work of life, are a direct loss, not only to the individuals, who suffer disappointment and discouragement, and pass through life in want of much of its proper satisfaction and comfort, but a loss also to the community, financially as well as socially and in its civic life. Those families which are able to live in reasonable comfort are far better patrons of merchants, more able to patronize a good quality of recreations and amusements, better able to inform themselves upon public questions, more likely to be well disposed towards their neighbors and towards society in general, than are those families which suffer lack of food, of proper clothing and shelter, of the commoner comforts of life, and of the necessary leisure and recreation of a suitable kind. Every family which is doomed to a too meager income, and hence to a too small spending capacity, is a distinct loss to the community,—financially, socially, and in quality of citizenship. And any plan which by helping young people into employments which gives them a better earning capacity, enables them to occupy a better place in the social scale, is distinctly a good investment for the community.

To meet this situation, some agency is necessary to gather and arrange information about different employments,—information which

shows, not only the desirability of different vocations as to their effect on health, the income they make possible, the agreeable or disagreeable nature of the work, the certainty of employment throughout the year, the social position which they make possible; but also the difficulty of learning the business, the cost of doing so, and the certainty and ease of finding a place in which the business can be learned.

When the plan is thoroughly worked out, there will be some method also by which physical and psychological tests will be used to reinforce observation of externals, and to show for which employments the particular youth is least adapted, and in which his personal qualities render it most likely that he will succeed.

Even when the occupation has been chosen, it is often most difficult to get a chance to enter upon it. The work may not be carried on in the region of the youth's home; there may seem to be no opening for him;—he may not know how to go about getting his chance. This makes necessary still another part to the machinery of vocational guidance. To the means for supplying information about vocations and about the boy's abilities, must be added some means to find where he may begin to learn the employment he has chosen, as well as some direction in getting to the place and making the necessary arrangement.

There is no other such disinterested agency as the public school. It would be trusted alike by the boy and his parents, and by his prospective employer; it can best render to both parties the needed help and suggestion.

PLAN AND PURPOSE IN THE GARY VOCATIONAL SCHOOLS.

G. E. WULFING, Gary, Ind.

In presenting any phase of the public school work of Gary, Indiana, it is very much desired that the discussion does not carry with it a tone of undue advertising of its schools. Neither do we wish to be considered as unduly criticising any existing school organization, nor the public schools in general. We recognize the fact that our public schools are the outgrowth of the needs of the public, and that they have always changed to meet new public needs and demands. The public schools of the country constitute one of our most thoroughly established and highly organized public institutions, and as such is conservative and slow to yield to the clamor of critics and would be reformers of the whole system, which is a fortunate condition. It would be a calamity to rush headlong into the adoption of the schemes

being advocated by even the brilliant and strong reform advocates of the day.

We must all recognize, however, that our whole school system, in its administration, is dominated by a special class of people. I do not mean to say that they have special privileges or receive special recognition in the way of favored attention or fat salaries. What I mean to say is that our schools are dominated by a "book minded" class of people. Our whole school organization in the past has been such as to promote and perpetuate an organization of book minded people in the teaching body as well as in the school administration.

Our schools have always been "vocational." Ours is the first generation where the use of books is universal. The great problem for the last century has been the developing of a reading citizenship. The universal aim in all school work, until recent years, was scholarship; and scholarship was universally conceded to be of vocational value. The incentive continually held up to the pupil was the money value his education would command. Of course, book learning was the only thing offered. The result was that the book minded people remained in school and became the future teachers. As the organization developed, the strongest book minded teachers became the administrators. These book minded administrators fixed the standard of qualification for teaching, which has universally been the answering of a list of questions from books. Thus it is that our teaching force has come to be a class of distinctly book minded people, self-perpetuating in its organization. This is no criticism, understand, of the teaching force, or of the teaching of books. We must continue the work of this organization. Their work is only begun. But we have reached the stage where it is imperative that something other than books enter into our school work.

During recent years compulsory school laws have become operative in practically every state in the Union. Boys and girls who are not book minded, and many to whom books are decidedly distasteful are compelled to attend school with the book minded children. The enactment of our compulsory school laws marks a new era in school work and enforced, will be a wonderful power for universal intelligence and social progress.

The most important question before the school people now is to recognize the condition created by the enactment of our compulsory school laws. With ninety per cent of our pupils of the concrete mind type, and our organized teaching force of the opposite type, we are presented with quite a problem. Our present teaching force must recognize the situation and meet it, or give way to the new type of teacher who will do so.

In Gary, we have recognized this condition, and in a way have met it successfully. There has been some advantage in having new territory in which to work, but in the main we have had the same problems and difficulties that would be met in any community. We have had many difficulties which other communities would not have. Our rapid growth from the little country school six years ago to our present enrollment of over four thousand pupils has involved a heavy financial problem all the time. The housing of the continual increase has taxed our ingenuity. The organization of the school work has been a continual and heavy, but pleasant task. We feel fairly well pleased with what we have accomplished.

We feel that our efforts in Gary have resulted in the establishment of a new municipal institution. We haven't named it yet. In fact, we have not thought of naming it. To speak of the Gary Vocational School is hardly correct, as the teaching of vocations, as such, is decidedly a secondary matter with us. We have tried, and in a large measure have succeeded, to have our school a place where the child can spend all the time he does not spend at home or in useful occupation elsewhere. We have tried to make the school supplement his home life, and we are succeeding in the undertaking. Our school plant is open from eight a. m. until nine p. m. with the exception only of a short period at supper time. We have made each school plant a center where the boys and girls, and adults as well, may assemble for social, intellectual, and physical recreation. The pupil comes in contact with the bookish teacher who emphasizes her subject for an hour, when he is released for another hour to some shop, laboratory or playground. Liberal provision is made for the application of his acquired knowledge. This is done through auditorium work, special application periods, and shop and laboratory. Our high school and the grades are all housed in one building. By this arrangement the smaller pupils come in contact continually with all classes of high school work and with high school pupils and are not so easily lost in the gulf that generally exists between the grade and high school. The high school pupils realize that their work is only a grade above the previous year, and they are not so apt to feel that they belong to an institution so far removed from the grades that they cannot associate with their younger brothers and sisters.

The new "municipal institution" at Gary is a combination of the public school as ordinarily found, the vocational school, the play center, the continuation school, and the social center of the community. The Gary institution is a place where every normal pupil, whatever his temperament or ability, may find the most congenial surroundings for his natural growth and development.

I have suggested in a brief way the plan and purpose of the Gary Public Schools. To understand the plans of the vocational part of our school work it will be necessary to have a general idea of the general working plan of the whole school.

To carry out our school ideals and plans it is necessary to have a program which is flexible, elastic, automatic. We must have each pupil where he can do the best possible work for him to do. We must give each child his due share of study, work and play. We must hold him under the school influence as long a day as possible, but must guard against too strenuous a day's work for the child. We must have a program arrangement that will let us connect the school life with the life of the community, its commercial, industrial and social life. It is necessary to practice economy in the use of the school plant. For these and other reasons we have evolved the following plan.

The school day is divided into eight periods of one hour each. The whole school is divided into four sections which we may designate as A, B, C and D. Sections A and B report at 8:15 for regular school work. C and D report for an hour on the playground or in the gymnasium with the playground instructor. During the first hour pupils in section A are at work with their study teacher in formal instruction, while section B pupils are in the shops and laboratories. During the second hour A and B pupils simply exchange places and section C reports to the Auditorium for some work which supplements his other school work. Section D pupils report to their regular study teacher who has with them at this period what we call an application period where they are to get along without books and make some application of what they have learned in their regular school work. During the third hour section C reports for study, section D for shop and laboratory, while sections A report to auditorium and B to study teacher for application period. During the fourth hour C and D simply change places between shop and laboratory and study. A and B have been in school for three hours and are excused for lunch for one hour and fifteen minutes. After lunch A and B report for work while C and D have their time for lunch. For the first hour after dinner sections A take up their work again and sections B have some shop or laboratory different from what they had in the morning. During the second hour sections A and B simply change places and sections D report to the auditorium and C to teacher for application. During the third hour sections C report for regular formal instruction and sections D for shop or laboratory. Sections B report to auditorium and A to teacher for application. During the fourth hour sections C and D simply change places while sections A and B report to play

ground or gymnasium. Pupils due on the playground the first and last period of the day may arrange with school and parents to omit this period from their school day. During the application period classes may visit houses under construction, industrial plants, business houses, city hall, etc. During this period pupils may be excused for religious instruction at their church or home, for music lessons, or for any purpose for which there is a legitimate reason. Whole classes are taken regularly to the public library by their teacher.

There are always playground instructors on duty and a teacher may divide her class for application period when necessary, taking a few of the class for some outside work where a large number cannot be handled to advantage, and leave the remainder of the class with the playground teacher.

The younger pupils require more play and free activities and the application periods for these classes are given mostly to free play and educational games.

As the pupils grow older they require less of the free play and are capable of heavier work. As we advance in the grades the free play and lighter activities give way to more serious problems, heavier work, and eventually to more book study for the book minded and more shop work to those demanding it, and at the same time the shop and laboratory is becoming more and more a place of application and the special application period is eliminated as its need disappears.

Our book work consists of language, reading, spelling, writing, etc.; geography, where a textbook is used; and history, literature and the sciences as they would be taught in any school. Our shop and laboratory work consists of sewing, cooking, shop work, music, expression, etc.

The mathematics is all handled by the science, shop and laboratory teachers as a related subject, and is given further emphasis in the application periods.

You will note by the program that each pupil gets two hours of books and two hours of shop and laboratory each day. They get one hour of application and one hour of play. A period of book work always alternates with a period of some other activity.

The school is in continuous session for eight hours. The pupils have a seven or eight hour day as they may choose. The teacher has six hours to be on duty.

It will also be noted that the school plant is used to its utmost capacity. An eight room building, which ordinarily accommodates 320 pupils, will accommodate under our program, with an auditorium and play facilities, 640 pupils.

What I especially want to call your attention to is the fact that the program we have gives its funds and time for vocational work

which it would be absolutely impossible to have with the old time program. The program we have makes it possible to give the pupils in our schools the amount of hand work they should have for a well rounded education, or if the child feels that he should make special preparation for a trade he can give as much as half time or whole time if necessary to any line of work in which he wishes to specialize.

GENERAL PLAN IN OUTLINE.

Period ending	Book work.	Shop and Laboratory.	Auditorium.	Play and Physical Training.	Applica-tion.	Lunch.
9:15	A	B	.....	C and D	.....	.....
10:15	B	A	C	.....	D	.....
11:15	C	D	A	.....	B	.....
12:15	D	C	.....	.....	.....	A B
1:30	A	B	.....	.....	.....	C D
2:30	B	A	D	.....	C	.....
3:30	C	D	B	.....	A	.....
4:30	D	C	.....	A and B	.....	.....

The vocational school work in Gary is the outgrowth of our efforts to make manual training, domestic science, household arts and commercial work of a more practical nature than is ordinarily found. Our efforts have developed into a line of school work which is a combination of what is generally called pre-vocational school work and real vocational and commercial work with the regular school work. These are all worked out together in one building, under one administration, but with a special director for all work that might be classed as vocational.

The work offered in the industrial line is not the same at each building. The work at the Froebel Building centers around the building trades, while at the Emerson the iron working trades receive the most attention. At the smaller buildings, where there is no high school work offered, attention is given to cooking, sewing and manual training only.

The Emerson offers work in drafting, patternmaking, foundry work, machine shop practice, forging, sheet metal work, electrical wiring and motor construction. A first class printing shop is maintained at Emerson and one is being installed at Froebel. Each building offers work in cabinetmaking, carpentry and painting. Mechanical drawing is given special attention at each building. Bookkeeping, stenography, practical sewing and cooking are taught as vocational subjects at each building, and with printing give our girls one of their best opportunities for vocational training.

The vocational work in the Gary schools is offered from the seventh to the tenth grade, inclusive. During these years each pupil is supposed to give at least one period a day to some vocational work. During the eleventh and twelfth years he gives less attention to shop work and emphasizes the technical side of any line of work he wishes to follow. If he cares for more shop work we advise him to get out in the industries and give half time to shop and half time to school.

The school plans to give the greatest possible freedom to pupils in the choice of work they are to pursue in school, but of course certain restrictions and regulations are necessary. The pupil and his wishes are the first consideration. The parent's consent to work desired must be had. The judgment of the teachers, and especially the director of the vocational work, must be considered. It is necessary to limit the number in each class. The pupil's previous shop work is an important consideration. A pupil having entered upon a definite course will be given every opportunity to complete it.

We consider one of the most important things we can do for the boys and girls is to give them an opportunity to find the line of work for which they are best suited. Extended experience with school children has led me to believe that the best use we can make of the time of the pupil thirteen to fifteen years of age is to help him in finding his work. If he is on the right track, and gets into the work he is fitted for, he will get his training in the industries better than the schools can do for him. I am speaking now of manual dexterity. The school should never release its hold on the child for his technical and theoretical training, which line of work it is preëminently fitted to do.

The child thirteen, fourteen and fifteen years of age generally has very definite and positive notions as to his future line of work. His decision of course is poorly grounded as he has never had any experience, and he generally finds out that his choice is not what he had pictured it to be, and he is inclined to think of other lines of work more seriously. Ordinarily the child cherishes his notion until he has a chance to try it out. Too often this happens after his school days are over, and he spends the best of his young life shifting from one job to another until he is too old to learn a trade and goes through life a misfit.

To enable the youth to more intelligently choose his vocation we feel that it is imperative that the school should assist the child in finding his work. For this reason we offer in our shop work, for a child's first experience in any shop, a short probation course. This consists of two hours a day for three months. At the end of this time he may quit the work undertaken if he finds he has not been properly placed. When he finds the job he wants, he may stay with it as long as he

wishes, and the school will do every thing it can to make him proficient in the line of work chosen.

We aim to keep our classes small, six or eight being the maximum. At present we have no trouble in this respect as our school enumeration is small for the shop facilities we have for vocational instruction. The classes will always be small in the upper grades. With this arrangement, we need not have a minutely outlined course of exercises which all pupils must work out, but are able to make the work strongly individual. This enables us to carry on our shop work more in line with shop conditions as they will be found in actual practice.

The question seems to come up in the minds of every observer of work in the Gary schools that we have a very expensive proposition, and that we have back of us some source of unlimited wealth. A great many have the idea that the United States Steel Corporation is financing the school. This is not the case. There has never been one cent of money available in Gary, except through the regular channels of taxation. I mention this because I consider it unfortunate that people do not know the real conditions when they are considering our work. Too often school people are inclined to do nothing until some fat endowment is placed at their disposal. We have no endowments at Gary.

We are able to maintain the shop work we have because the general program of the school gives us an exceptionally economical school administration. The feature that helps us most is that in our shop work we make nothing to destroy or throw away. Everything produced must have some commercial value. In other words, our shops must be self-supporting, or at least must not be an added expense to the school. The question in the minds of many immediately is asked, can you do it. The answer is, we are doing it. I maintain that a man with a well equipped shop, a small class, no rent, fuel or light bills, who cannot produce enough to pay his own salary and supply bills is not worth having as a shop teacher. If he can not make good under these conditions, he surely is not the man to be teaching our boys and girls to be efficient tradespeople.

True it is that the problem of being self-supporting is more difficult with some shops than others, but we are finding it a safe working rule that the Industrial department of the school shall not be an added financial burden.

It is a contention of mine that the school plant and the school administration furnish an unlimited field of laboratory material for the education of the child. This material should be used to supplement the ordinary work of the school. In addition to the shop work already mentioned there should be practical bookkeeping, letter writing and arithmetic. Teachers should make the ordering of supplies

from the supply department the subject for a lesson in practical business letter writing. The cost of supplies and the payment for them can be made exceedingly practical arithmetic and business practice. There is no limit to the amount of intensely practical laboratory material that can be found around a real live school plant.

Acting upon this principle of utilizing the school plant for the education of our boys and girls, we have made our supply department, and the cost accounting for the various shops the basis of our bookkeeping, instead of using the ordinary text exclusively. School children take care of our stock of supplies, which runs in value from \$2000 to \$6000. The supplies are billed out and properly accounted for. An account is kept with each person to whom supplies are sent, and a monthly statement rendered. By an arrangement we have devised all bills are paid by a check issued on our school bank, making every transaction complete.

The transactions in the various shops are all on the same basis. No work is performed without a shop order. A weekly report is made from each shop which gives all the data needed for bookkeeping and cost accounting. Bills are rendered for all work done, and collections made through the collecting bureau of the commercial classes. Having a bill, check, or some paper for each transaction gives the elementary bookkeeping that concrete and tangible form which is so essential to the successful teaching of the subject.

To make clearer the correlation of our shop work and bookkeeping a few illustrations will not be out of place. At the present time the girls are making aprons for the boys in the sheet metal shop, print shop and blacksmith shop. When these aprons are finished, the girls will report them on their weekly report giving the material used, cost of same, time spent in making them, etc. When delivered, a bill against the shops for which the work is done will be presented and if the goods and price is satisfactory a check will be issued which the producing shop can deposit in the bank to its credit, and which will be charged against the deposits of the shop issuing the check.

The girls in the cooking classes keep an accurate account of all supplies used and cash received for luncheons served, and pay their own bills. They make a daily and weekly report to the school auditor.

We have just begun the manufacture of thirty teacher's desks. These desks are duplicates of our regulation school desks which have been costing us from forty to fifty dollars each. There is to be some slight modifications in the drawer arrangements. A shop order is issued on the drafting class for working drawings, and the job is routed through the cabinet and paint shops. Working plans are prepared and when they have the O. K. of the proper school authority, blue prints are sent to each shop that has anything to do with the job. A number of

special adjustable school desks with iron pedestal base is now going through the pattern shop, foundry, machine shop and painting room.

The general repairs needed around the school plant and for the various shops afford many valuable problems which require original thought and initiative on the part of the pupil, and are excellent for the development of skill.

When the shop work is properly organized there is an unlimited amount of work for the school plant which can be done in the school shops which will have exceptional educational value and the performing of which will greatly assist in solving the difficult problem of finances.

BOARD OF EDUCATION.

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FRESH AIR.

WOODS HUTCHINSON, New York.

"The question of fresh air in the classroom or in the schoolroom, or elsewhere, is a question which is really of very great importance and is a subject which is being discussed everyday. Everyday we are hearing of new systems of ventilation. Most of our present systems of ventilation are apparently based upon the theory that 'any old thing will do,' but we are learning something about ventilation. It is a very interesting subject. The continual exposure to the breath of other people may not show an immediate effect, but it is bound to prove injurious in the end. The great problem is not how to ventilate the schoolroom, but how to ventilate the pupils. And I say that any system of ventilation that does not permit the throwing open of the windows is a snare, a delusion and a fraud. It is much more important to get the school out into fresh air than it is to get the fresh

air into the schoolroom. One thing is absolutely indispensable in pure air and that is that it comes directly from out-of-doors. We have tried every method of determining what makes second hand air unfit for use, but all methods have one thing in common—they fall down. We have tried introducing air by all kinds of methods; they are all elaborate and expensive, and they have this in common—they won't work. We have tried warming, filtering, washing and sterilizing the air, but the stuff the machines turn out isn't fresh air. Fresh air makes people feel fresh and comfortable and that is the only test we have for it. Undoubtedly the larger part of the discomfort from foul air is due to the heat and moisture, but just to eliminate those doesn't make the room any more fit for continual occupancy. Further than this, any room that is occupied by more than six persons contains germs from the teeth, hair, skin and from the lungs of its occupants. We don't know what makes air fresh, nor do we know what makes air foul; we know when it is foul and when it is fresh. Young children should never be confined in one room at one task for more than a half hour at a stretch, nor any of the older children in the secondary schools for more than an hour at a time. The only really fresh air is the air that makes those who breathe it feel fresh and act that way. The one absolutely indispensable thing about good air is that it shall come direct from out-of-doors. We have tried every imaginable method of introducing air into rooms by artificial means. One of the chief requirements of good ventilation is frequent changes of temperature. An equable temperature, like an equable climate, is unwholesome. The air in a room is not the only thing that needs to be changed. The working position, interest and frame of mind of the occupant should be changed at the same time. Use your noses—if you go into a room and it smells stuffy, the air is impure, but the people in there are not aware of it; you sit down for awhile and you will become accustomed or more accustomed to it—the air in that room is bad and you need fresh air. If you want fresh air, follow your noses. All attempts of driving air through buildings from two to six hours at a stretch are wrong in principle. Our best schools alternate thirty to forty minute periods in the room, the playground and the shop. After all, the best method of ventilation is to open the windows. This will keep the teacher so busy with the children that she will not be able to do too much formal teaching, and it will keep the children moving in their seats so it will prevent them from doing too much study. If the children are bright eyed and alert and ready to take what is offered them, you can be pretty sure that you have good ventilation in that schoolroom. We want change and frequent change. One of the things we have discovered is not so much giving the child fresh air to breathe as letting the fresh air strike all portions of his

body. Throw open your windows and let the fresh air in. It will make them wiggle as a rule, but they need it. There is no danger of a child sitting in a draft if you let him move about. Open your windows and give the air every opportunity to come in and then you will have solved the problem of ventilation."

RELATION OF THE SUPERINTENDENT OF SCHOOLS TO THE SCHOOL BOARD.

C. G. PEARSE, Milwaukee State Normal School.

Both the school board and the superintendent of schools are modern instruments in educational administration; both have grown out of the necessities of modern life.

In the older days of simple democracy all the voters of the town came together in town meeting and decided all public matters; they voted on roads and bridges, on the relief of the poor, and on their schoolhouse, their school taxes and their school teacher. They had a school committee to carry out their recorded wishes as to their school. The evidence of this simple plan survives in the name "school committee," by which the school governing body is known in many, if not most, New England towns and cities. Ten years ago, Boston was still calling its school board its "school committee." But as school affairs grew more important, and the management required more attention, frequently involving the use of discretion in deciding matters concerning which no directions had been given or perhaps could be given by the voters, school boards, with considerable independent powers, were created.

In cities, as towns began to grow large and the administration of their affairs complex, a special committee of the common council was not infrequently put in charge of school affairs; this situation still persists in Buffalo, one of our largest cities. But everywhere it was found that the schools were likely to receive less consideration, and to be held of secondary importance where they were handled by the common council, through one of its committees. In fact, the police and fire department, the department of public works, and others, were quite certain to have their demands met first, and the schools were given what was left over. As a result of this tendency, in many cities, the school board has been given large independence in the management of school affairs and in the raising and expending of school moneys. In the most progressive cities the school district has been made an indepen-

dent municipal unit, and its board, of course, has been freed entirely from the domination of the general city government.

In every instance where this freedom has been given, the results have been beneficial to the schools and satisfactory to the people. And yet this independence in school government, with direct responsibility to the people, has been fought at every step by the political "powers that be" in cities; no city political "powers" have seen the power to control school appointments, directly or indirectly, or the power to dole out school funds, slipping from their grasp, without emitting objections and groans, often in very strident tones. In one such case, the head of the city government, doubtless honest, but certainly ignorant and ill-advised, showed the customary attitude of the politician, by proclaiming to the public that the move to free the schools from the shackles of the city's politicians was "vicious."

As the school board has been created because of changed conditions, so the superintendent of schools is an officer who has been made necessary by the march of events. When the town had one schoolroom, or when two or three rooms in different parts of the town housed all the children, each teacher was the monarch of his school in his own right. But, when several rooms were grouped together under one roof, it was found necessary to give to the principal teacher some authority over the other teachers and their work, in order that some coördination might be established and the efficiency of the school improved. As towns grew to cities, several such groups of schoolrooms,—several "graded" schools,—made it necessary that the different schools and their work should be correlated, as had been done with classes in the different schoolrooms under the same roof. And thus the superintendent of schools became necessary.

But, unfortunately, the creation of the office of school superintendent was not accompanied by any good definition or any general understanding of its powers and duties. And so, while the superintendency has been productive of great benefits through the better organization and administration of the schools, great loss has come because, in a multitude of cases, superintendents have been hampered in their work, and have not been permitted, by the members of their school boards, to do the things which were clearly best for the schools.

Common councils, speaking generally, have clung to every shred of power to dabble in school affairs, to dictate in school management, or to control the expenditure of, or to curtail school funds. Also, speaking generally, school boards have clung with equal tenacity to what has been, in most cases, their legal right to interfere in the detail management of the public schools, except in the few cities where well devised school laws have marked out so clearly the bounds of the respective responsibility and authority of the board and the superintendent

that such transcending of proper limits was impossible. There have, to be sure, been splendid exceptions to this general rule; there have been members on many boards who have seen clearly that the conditions of successful school administration were not different from those which control other administrations, and that, to make the best results possible, in schools, as in business, the executive manager of the schools must be given a free hand and held for results, subject to removal for mismanagement. Sometimes members of this kind have been in a majority; sometimes they have, though in a minority, been of such commanding ability or such strength of character, that they have shaped the policy of the board in its dealings with its superintendent. Sometimes, too, the superintendent has had such personal strength or such attributes of persuasion that he has been able to secure large freedom of action in administrative matters. But, in the great majority of cases, the superintendent has been, and is, to-day, merely an opportunist, making only such recommendations as he thinks the board will approve or urging those which he believes ought to be carried out, knowing that they will be rejected if the interest or the prejudice or the whim of the board members shall so dictate. He has not even the freedom of the hunting dog, who works under the direction and by the voice of his friend, the hunter, but is free to exercise his professional judgment which rests on his superior sense of smell; he is rather of the domestic variety, taking his walks at the end of a tether, by which he may be brought up with a round turn whenever he seems likely to transcend the limits which are dictated by the convenience or likings of his employers.

Just as the interests of the schools require that the school board shall have practical freedom from the mischievous dictation of common councils and mayors, so the interests of the schools require that, within proper limits which should be fixed by a wise statute, the superintendent should be free to carry on his work without meddling or attempted dictation from the school board or from its individual members. If the superintendent prove incompetent, or is clearly actuated by improper motives, he should be removed.

The nature of the superintendent's work is twofold: First, in all matters where general lines of school policy and activity are being laid down, the board has the right to his expert advice, and his assistance in assembling such information as will make possible the best and wisest action upon these general matters. Certain highly important matters of appointment, and other executive action originating with the superintendent, may also properly come to the board for its approval. Second, in all other administrative matters and in all executive matters, requiring professional knowledge and judgment, he should have power to act. The whole purpose of employing an expert, one

specially trained, to do important work, is to have the work done in the best manner possible. To employ such an agent, and then not to allow him to do his work as, in his judgment, it should be done to get the best results, is a waste of money. The hunter who should get a fine dog to help him find game, and then insist that his dog should follow only the road the hunter liked best to walk in, and work only at the end of a leash and one end of which was held in his master's hand, would do exactly as sensible a thing.

The superintendent's counsel should be influential in determining all matters relating to education, the selection and fitting up of school sites, the planning and equipment of buildings, the determination of the school income, the wages paid to the teachers and other educational employees, the purposes to be held in mind in shaping the elementary school course and the various courses in the high schools, the special schools which students of education to-day recognize as necessary, the arrangement of school terms and vacations and the hours of daily school sessions. In the detailed arrangement of courses of study in the selection of the textbooks and school apparatus to be used in the work of instruction, and in the selection, promotion, transfer and removal of teachers and other educational employees, the superintendent should have the last word. It is proper that in all these matters he should consult and advise with the board and its committees. He may very properly and frequently shape his final decision in the light of information and counsel which he receives in this manner, but when, after such consultation and after counseling with his proper professional advisers, he reaches a conclusion as to programs of instruction or textbooks, or as to appointment, transfer, promotion or dismissal of educational employees, his approval should be necessary.

The lay board of directors, representing the owners of a hospital, would never think of telling the surgeon in charge whether the operating surgeon should in an amputation use a scalpel or the scissors for a certain separation, or whether the anesthetic should be ether or chloroform or nitrous oxide gas. Yet, school boards every day argue over, and assume to decide what textbooks shall be chosen, and whether a subject shall be taught with or without a textbook. No such hospital board would assume to tell its surgeon in chief whether Assistant A or Assistant B or Assistant C should perform an operation for appendicitis or for goiter, or should take charge of a case of typhoid fever. But, lay members of boards of education everyday overrule the recommendation of their professional adviser, whom they expect to hold responsible for the work of their schools, and themselves assume to decide which teacher shall be employed, or promoted, or discharged, or which shall be favored by increase of salary.

No school system in which such practice obtains will ever be as good, or as well worth the money it costs, as it might, and ought to be. It is only when the superintendent and the board both recognize the proper limits of the authority and responsibility of each, that the proper effectiveness of administration can be secured; and it is rare to find this situation existing in any consistent way, except in those few cities where these respective powers and responsibilities are clearly defined and prescribed by law. The passage of good laws for the organization and administration of city school systems would do more at the present time to improve such schools than any other single agency could bring about.

SCHOOL HEATING AND VENTILATING PROBLEMS.

S. R. LEWIS, Chicago.

Nature apparently intended human beings to live outdoors. Living in houses, working in enclosed places, sleeping under roofs enclosed by walls, are unnatural conditions. No stronger testimony of this can be rendered than the experience most of us have had of difficulty in sleeping indoors after having become accustomed to outdoor sleeping. That the change from outdoor to indoor life is one which requires considerable readjustment is evidenced by the rapid degeneration physically of aborigine races when civilized into indoor life and by the short time simians live when confined in indoor cages. Cy de Vry, the expert in charge of the animals at the Lincoln Park Zoo in Chicago, had an illuminating experience. The monkeys did not last over a year or so, as formerly kept, in ventilated evenly heated rooms in which an attempt was made to simulate their native climatic conditions. So, growing tired of continual losses and replacements he determined to experiment. He said, "I am going to put some of the worst ones outdoors, they're going to die anyway. So outdoors some of the farthest gone cases went, with merely a shelter against wind and storm, and no artificial heat. And they picked up, and thrived, and grew fat! Now the same methods are being used with many of the larger animals with generally excellent results.

The nearer we can approximate the outside conditions, then the more healthful will be our houses.

The outside conditions are wind—breeze—constant movement of air—constant change in temperature—moisture normally of about 70 per cent of all the air will hold. These conditions seem to be the ones which bring out the greatest human activity, mental and physical. For

instance, where it is uniformly hot, or uniformly cold, the highest ideals of human development are not realized, as in the tropics or the arctics. We seem to require flashes of cold and heat to keep up us keyed up.

Ventilation and heating are in very many ways inseparable. In some ways they are entirely distinct and separate. The cold winters, many of our occupations, the idiosyncracies of some individuals require artificial heating. Since we seem to be most comfortable at a 70 degree temperature outdoors it has been widely accepted that a 70 degree temperature indoors was desirable. The comfortable condition indoors depends on other factors than merely the temperature, as the moisture content and the air movement.

The human body has a most elaborately designed mechanism for heat regulation by a system of evaporation. The interior bodily temperature cannot be allowed to fluctuate more than a few degrees without serious trouble, as fever, or chills. So, when we are too cool we never perspire, and when we are too warm we perspire, the skin moisture absorbing the necessary heat to evaporate from the body, thus cooling the body. When the air is very dry, it absorbs moisture from the body at a high rate, and the body is cooled by evaporation and we are uncomfortably cool, and ask for more heat. So, a temperature of 75 degrees or higher is comfortable when the air has only 20 to 30 per cent of the moisture it can hold.

When the air is very moist it does not absorb moisture from the skin. The air lying next the skin is saturated with moisture and the body gets too warm, then how eagerly instinctively we seek a breeze. Again, however, when the air is very moist and cold, the air lying next the skin is saturated with moisture and this moisture very rapidly absorbs heat from the warm body, as water is an excellent heat conductor. That is why a damp chilly day is so uncomfortable. The air lying against the skin, called the aerial envelope, should be moved away, and tests most elaborately conducted have demonstrated that the hygiene of the body in this particular is comparable in importance with the breathing of proper air. It is even claimed that the condition of the aerial envelope is of greater importance than that of the lung supply, since it has not been demonstrated that air itself is a disease carrier. Diseases seem to be transmitted by dust or contact. And our resistance to diseases is lowered by an improper condition of the air we touch.

In the conditioning of the aerial envelope, air movement, breeze, wind and temperature, and moisture and *liveness* of the air, all bear a part. Heated air seems to be inert, to have lost its vitality—perhaps to be like water, freshly boiled is, to the taste. We seem to thrive better if we do not breathe heated air. Whether the air which has not been heated is bet-

ter for an aerial envelope has not been definitely proven. Perhaps in heating, air loses some quality which builds up a resistance in the body. In any event, every one knows that unheated air feels better in one's lungs than heated air.

An ideal condition for a schoolroom based on the foregoing observations seems to be—

A temperature varying from say 60 to 70, changing perhaps gradually, but varying sufficiently to keep the body functions stimulated:

A movement of air sufficient not to cause discomfort by drafts but able to remove continually the aerial envelope, so that the body may breathe as well as the lungs, so that even though the pupil may be sitting quietly the air around his body will be moved as though he were moving moderately, or as though he were out-of-doors on an ordinary summer day.

A moisture content in the air which varies with the temperature, never less than around 40 per cent at 60 degrees and never more, probably than 50 per cent at 70 degrees.

I have said nothing about the *amount* of air. This depends on many things aside from its chemical condition.

We ventilate in two ways—by dilution, as one clears a bottle of red water by pouring in clear water until the red disappears—an inefficient way—and by displacement, as one pours out the red water, rinses the bottle and then fills with clear water, an efficient way.

The efficiency of either method is governed largely by temperature and construction. Air is one of the most elastic and sensitive substances we know of. Every little hot object sets up its little upward current due to the expansion of the air which has received heat, and every cold thing sets up a down current due to the contraction of the air which has lost heat. These currents are little affected by the moisture content or purity of the air. Bad air and smells and dust shoot up and down and go easily as fresh pure air.

An ordinary room then, has currents of more or less speed in weather which necessitates artificial heat: at the cold windows a downward draft of considerable force and at all exterior walls a downward current, due to the air having given off its heat to these cooling surfaces, and of necessity contracting and becoming heavier thereby. At all heaters, registers, radiators or lights an upward draft, due to the air having absorbed heat and so being expanded and lighter, having to rise. An up current around all persons and this of noticeable volume and speed. An upward current generally along interior walls, to make up for the displacement of the air which falls from above due to cooling. There is very little air movement in the room away from the walls or heaters. In a ventilated room where the dilution principle is in force this condition is in effect, only much intensified since the air is usually

introduced near the ceiling and removed at the floor along an interior wall, the air supply nearly all passing down as a film along the outside walls and windows and not greatly affecting the center of the room.

So inefficient is dilution ventilation that we require at least 30 cu. ft. of air per minute per occupant to keep down offensive odors, to insure reasonable comfort and to maintain a reasonable percentage of unbreathed air supplied to each occupant, though a normal adult breathes in a minute 400 cu. in.

Displacement ventilation is only practicable where there are no surfaces so much warmer or cooler than the general temperature of the room as to create the above described local currents, so prohibitive of economical and effective ventilation.

Displacement ventilation can be effectively introduced into rooms which do not have much outside exposure, or in which the exposure is well insulated, the windows air-tight and double, etc. Such rooms do not require local heaters such as radiators or stoves. In such rooms the incoming air for ventilation needs to be very little warmer than the temperature desired to be maintained. At present about the only examples of such ventilated rooms are some theatres and some restaurants. Displacement ventilation, with the air introduced under each seat, passing upward slowly to outlets in the ceiling is successfully in operation to-day in many theatres. Much less air per occupant per unit of time, perhaps as much as two-thirds less, is required to maintain the same purity and sweetness and comfort by this method than by dilution ventilation. In making this statement I am not considering the chemical condition of the air.

Where the structural conditions as in some interior rooms are such that there is no cold outside wall or glass surface, displacement ventilation with the air introduced on one side of a room and removed from the other is equally efficient. It seems to matter little whether the inlets and outlets are high up or low down, the idea is bodily to move the entire volume across the room.

Where artificial ventilation is in effect as a rule the lower the ceiling the more effective will be the ventilation. Where heating cost is to be considered, as a rule, the lower the ceiling the more economically may the rooms be heated. The reasons for this are that any given volume of air when warmer than the surrounding air becomes expanded and lighter than the surrounding air, and a heated room or a heated building becomes in effect a hot air balloon, the pressure of the heated air tending to leak in at the lower part of the room. Hot air leaks out at the top of a window, cold air leaks in at the bottom of a window. The warmest air is at the top and the farther from the top the occupants are the less of the heat they will get. The rate of transmission of heat from a hotter to a cooler substance varies within the

limits with which we have to deal, with the difference in temperature between the hotter and cooler bodies, so that in a high room the heat loss to the outside from the hot upper part is more rapid than it would be with a low ceiling and lower temperature there.

Considerations of illumination rather than of ventilation should be the limiting factor in ceiling height, and every inch the ceiling is placed above the tops of the windows is a handicap and a loss both in construction and maintenance. When the outside walls are well furred or insulated, the windows are tight, and double, ventilation by displacement is practicable and efficient.

As the most of our houses are built to-day, neither the heating or ventilation is or can be either economical or efficient. When you store water in a leaky tank do you keep the pump running in an attempt to pump in more than leaks out? No, you stop the leaks. This is perfectly obvious. Yet you burn coal, oil, gas, recklessly and extravagantly, robbing your descendants of their fair heritage, stopping no leaks, but instead keep running the pump faster as the tank gets older and leaks more.

We build cheap and efficient ice houses which keep the heat out for months. We build, right in Wisconsin, at Grand Rapids, for instance, cranberry warehouses in which so effective is the cheap and common insulation that one or two oil lamps will prevent several thousand barrels of berries from freezing during the most extreme weather. We have all observed thick walled houses to be cool in summer and warm in winter, but we have not taken the lesson to heart. It is along lines of better construction of buildings as to insulation that the hopes of the future for heating and ventilation extends.

Consider the humble fireless cooker and the vacuum bottle. Remember that when we eliminate the cause of objectionable local currents, which are cold local surfaces and hot local surfaces, we can ventilate by displacement.

An agitation is at present in force regarding the use of recirculated air. Its advocates take cognizance of the factors of temperature, movement and moisture. They discount the possibility of toxic content in expired air and hold that inevitable leakage will offset or compensate against all such contamination or loss in value, *provided* that the air is recirculated constantly through proper air washers or purifiers, is kept in motion and is properly moist.

In favor of recirculation some of the arguments are that an outside source of air is likely to be dust polluted or contaminated in other ways and that there is a fuel saving in not having to heat cold outside air. The recirculated air returning to the fans at a temperature considerably higher than that often existing outdoors, and only dirty from what it has picked up in the building since its last washing. The re-

turned air will be generally more moist than fresh air, permitting a saving in fuel, for it takes fuel to perform the work of vaporizing moisture and mixing it with the air.

Against recirculation some of the arguments are:

The cost and space occupied by the necessary return ducts.

The additional power required to pump the air back to the fans rather than letting it escape.

The air washing or purifying apparatus may by inefficient operation permit very much worse conditions to obtain than will be possible using fresh air.

It has not been proven beyond doubt that no physical harm comes to the occupants from recirculation, since such plants have not been in operation as yet for a sufficient period.

It seems to me that the recirculation idea is far short of being worthy, since, like our forefathers' stove systems, it depends for fresh air on leakage, and leakage must stop, and will stop as people appreciate what it means in fuel cost.

It has been demonstrated that the clear water flowing from highly efficient and well maintained and operated sewage disposal systems is drinkable and will sustain life, but one prefers to wait until the sun and air and general natural processes have had an opportunity to affect it. If it had been demonstrated that the same old air could be washed and ironed and manicured until fit for use again one would still prefer to wait for sun and water and general natural processes to affect it.

An authoritative ventilation commission has been organized in New York. One has been operating in Chicago for several years, studying and experimenting to improve our methods of ventilation. The members of these commissions realize that conclusions may be based only upon repeated tests, physiological and psychological, continuing for considerable periods with many individuals and appliances, with different groups to check by at a heavy expenditure of time and money.

The subject is being approached by the younger generation from both practical and theoretical sides, by sanitarians, physicians and engineers, and great improvement in our general practice may be predicted. It is very easy to find fault with what we have. It is not so easy to formulate a perfect solution of all our faults.

The results from existing ordinary ventilating plants in school buildings may be very much improved by (1) double windows, prevention of leakage through cracks, thin walls, etc., (2) the introduction of artificial moisture, preferably with automatically controlled humidifying air washers but possibly with steam jets automatically controlled and intelligently operated; (3) periodic flushing out of the rooms, prefer-

ably all of the rooms in a building at one time by opening all windows for a few minutes while the occupants exercise vigorously.

The results from new ventilating plants in school buildings may be improved by all of the above suggestions being carried out, and in addition:

(4) Cold walls, ceiling, etc., insulated and protected as is common in cold storage warehouse construction.

(5) The use of no direct radiators which can affect by radiant heat those who must sit near.

(6) No heating surface directly against an outside wall as this is most uneconomical, due to the high rate of heat loss (a hot surface close to a cold one.)

(7) A plant in which it is impossible to occupy the building for school purposes without ventilating when it is necessary to heat it, (ordinarily when no heat is required open windows give far the best ventilation.)

(8) Efficient provision for stopping the ventilation and the fuel loss due to the same as soon as the occupancy of the building ceases.

I know of no school building in which all of these conditions are in effect. A residence in Wilmette, the construction of which I influenced, which has refrigerator insulation, is heated efficiently on approximately 50 per cent of the coal its neighbor without such insulation requires.

A school in Rock Island with air tight steel sash surprised me at the ease with which it was kept warm in the very coldest weather.

Two large schools, one in Boston, one in Toledo, in one end of each of which the air for over two months was artificially moistened showed a better percentage of attendance in the moist ends than in the dry ends. There are no other similar tests that I know of, so the information is all favorable.

I believe that it is impossible too strongly to urge the necessity for better insulation of our walls and window construction which will insure less leakage. Ice house insulation is practicable, can be made fireproof, will not cost more than will be paid back by the fuel saving, and will permit of so-called displacement ventilation.

Displacement ventilation is the system our lungs use, is economical, is easily controlled and is free for everyone to adopt, adapts itself perfectly to proper conditioning and appeals sentimentally, since each person will get his own air supply unpolluted by part of the exhalation and contact of his neighbor. It most nearly approximates outside conditions on a breezy day.

SCHOOLHOUSE CONSTRUCTION.

G. J. DEGELECKE, Milwaukee.

In taking up this subject it is best to start at the very beginning and decide first "How to select an Architect."

Every architect entrusted with the planning of a school building is confronted with several problems and along them will be found the satisfying of the citizens and taxpayers in regard to the appearance of the building, for that part of the building is always in evidence and therefore meets with the harshest and often the most unmerited criticism and the architect must further be able to satisfy the needs of the educators, must provide for the admission of an abundance of light, air and sunshine and the building must be so arranged as to be safe in case of fires and panics. Besides all this, the building must be built of the best of materials so that the cost of maintainance shall not be a burden to the taxpayers. Combined with these requirements is generally the main condition and that is the building must be built for less money than would pay for an ill arranged, poorly and cheaply constructed affair of a painfully plain and factory like appearance.

With the exception of the last condition, it must be admitted that the list is a fair one and should be expected and demanded. These results, are, however, difficult to secure and require a great deal of study and time. The manner in which the average school board proceeds to secure these results is very unsatisfactory, for in a great many instances the school board desiring to erect a school building, proceeds about as follows:

First by meeting with their educators, they decide on their requirements, select a site, decide on the amount of money they wish to spend, which, in ninety-nine out of one hundred instances, is not enough and the amount is generally arrived at by simply deciding that about so much money is what they want to spend without any reference to their requirements and then they proceed to invite architects to submit plans in competition, so as to decide who can best fill their needs. The competitive system of deciding the selection of the architects is perhaps the most unsatisfactory system that could possibly be adopted, and what is the result?

A number of architects appear with their sketches, knowing that in order to secure the commission, they must present to the committee, a set of plans that will give them more for their money than their competitors. The committee in looking over the sketches are naturally influenced by this fact and decide accordingly without reference to an architect's previous experience and ability.

The truth is very rarely adhered to in submitting the estimate of the cost of the building and the result is that the community gets a cheap, poorly built building, expensive to maintain and of an ugly appearance. It would assure far better results if the school board would select an architect on the basis of his experience and reliability, have him meet with their educators, let them together discuss the needs of the new building and then have him draw up a sketch based on the requirements and the location for a good substantial building of a pleasing appearance and after such sketches are approved, have him make a fair estimate of the cost of the building. The architect in this way would be in a position to give the best kind of service, for after discussing the problem with the educators, he can prepare intelligent sketches that will meet their needs and an estimate that will be near the truth, for he will not be handicapped by the fear that he will lose the job if his estimate is too high. Such a proceeding would bring the best results and steady advance is being made in that direction.

The American Institute of Architects (an association similar in its object to your Teachers' Association or the Bar Association) recommends that committees select an architect on the merit of his previous work or else where a competition cannot be avoided, they recommend and in fact demand, that an expert adviser be employed by the committee to work with the committee in the selection of an architect. His duties are to make up a definite program of the requirements, to examine all plans, estimate the cost of the buildings and make a report on the plans best adapted for the purpose.

Now that we have selected an architect, we will proceed to the designing and planning of the school building. The public school building concerns more intimately and directly a larger number of persons than any class of public edifices and since its design may effect, for better or for worse, not only the educational work and administration of the school, but the health and happiness and even the morals of the pupils, the principles which control its design must be made the subject of special study, and perhaps some day, the main principles will be embodied in legislative acts. Regulations of factory buildings is becoming common and surely a school building intended to house our children should be subjected to regulations that will insure their health and happiness and protect their lives.

The school buildings in every community should be the best and most carefully constructed buildings it possesses, not the most splendid and ornate, but the best in design and of the best materials and complete in equipment. This, however, in a great many instances is very far from being the case and some one or the community has blundered. Such failures may be due to the ignorance and incompetence of the architects, or of the school board, or to the short sightedness of the com

munity in being unwilling to spend the necessary amount of money. However, as a general rule the people mean to be generous to their schools and it requires only the diffusion among them, of correct information on the subject to secure from them all that is necessary for the erection of suitable schoolhouses.

A great advance has been made in the past fifteen years in the average quality of American school buildings and we hope for still greater progress in the future, so that school buildings can be of the best design, good materials and of fireproof construction.

Schoolhouse construction can be sub-divided into first, planning and design, and second, materials. Planning and design can undoubtedly be understood to the best advantage by the study of an example and therefore, I want to call to your attention to what we think is the best example of a modern graded school. The new Grant Street School of Milwaukee, Wisconsin. These sketches are somewhat shop worn, but will serve the purpose better than a working plan which on account of numerous figures and details is somewhat confusing.

Size of building—Site with south exposure preferred—Entrances at grade—Vestibules at entrances—No double doors used—all doors operating separately—Fire exit device used—Stairs to basement lead down directly from the entrances—Fireproof stairs—Solid balustrade walls—Classrooms—Cases, blackboards, finish—Wardrobes—Ventilation—Location of Flues (No projections)—Office and Library—Kindergarten—separate toilets—Teachers' Room—Doctor's Room—Janitor's room and storeroom.

Corridor straight with no projections and open to the outside at each end and at three entrances.

Corridors open into auditorium on three sides and glass windows fill these spaces allowing a view across the auditorium at all times.

Auditorium two stories high with gymnasium at level end. Corridors open into auditorium and are used as galleries.

Exit: Inside finish. *Basements:* Toilet Rooms—Material and finish—All inside finish of brick. *Design:* Collegiate tudor—Brick vitrified—Cornices—stone—All supporting walls of solid brick.

I am sorry to say, however, that the floor and roof construction is of wood, but the new buildings in the future will in all probability be of fireproof construction. That will place the schools of the city of Milwaukee in the front rank.

In their high schools, they have already begun to construct them of fireproof material.

The new Riverside high school now in the course of construction is built of skeleton construction of reinforced concrete, etc.

The day is coming when all school buildings will be of fireproof construction, abundantly lighted, with straight corridors and ample stair-

ways having sunshine for all classrooms and wardrobes with abundant ventilation; let it be cheerful and attractive without and within, so that it will be a source of pride and a blessing to the community, as well as a credit to its designer.

KINDERGARTEN SECTION.

Chairman—Elizabeth D. Young, State Normal School, Oshkosh.

Secretary—Martha D. Fink, State Normal School, Milwaukee.

Kindergarten Progress Throughout the United States—Nina C. Vandewalker, State Normal School, Milwaukee.

Report of the International Kindergarten Union of 1913—Joanna Hannan, Milwaukee.

The Contribution of the Montessori Schools to American Kindergartens—Alice O'Grady, State Normal School, Chicago, Ill.

The Place and Function of the Kindergarten—John A. H. Keith, President State Normal School, Oshkosh.

KINDERGARTEN PROGRESS IN THE UNITED STATES.

NINA C. VANDEWALKER.

The fact that the kindergarten has made progress in the few years of the history of the movement is sufficiently evident to be beyond question. In spite of the doubts expressed by some concerning its value, and the criticisms that have been passed upon it, the evidences of its progress are unmistakable. While the extent of that progress is difficult to measure in terms of years, because there has been no compilation and comparison of statistics at stated periods, the fact of its progress is observable in several directions. Among these, are an increase of interest in and a study of the kindergarten on the part of primary teachers and supervisors; a more comprehensive study of the kindergarten in its relation to general education on the part of kindergartners themselves; the raising of the standard of kindergarten training schools; and a marked increase in the number of kindergartens throughout the country.

The fact that the kindergarten is receiving more attention from primary teachers and those engaged in school administration than it has in the past is apparent in several directions, but in none more so than in the increased number of those who take courses bearing upon

the kindergarten in such institutions as the University of Chicago or Teachers' College. In the first named institution, the registration in the kindergarten department the past summer was 50 per cent greater than it was the summer before, and fully half of those taking the kindergarten courses were primary teachers. A corresponding increase is observable also in the courses at Teachers' College. This increased study is due in part to the fact that the necessity for the knowledge in question has been thrust upon both primary teachers and school principals by the increasing number of kindergartens. It is due no less to the tendencies in present day education, which cannot here be discussed for lack of time.

It is because a knowledge of the kindergarten is desired that courses bearing upon every phase of its work are now offered at Teachers' College, which is the present center of kindergarten interest and influence. Some of these are intended for kindergartners and those qualifying for kindergarten training and supervision; some are organized with the needs of primary teachers in mind; and others are intended for those preparing for administrative work. The fact that such courses have been organized in response to expressed needs; and that they are being taken by those who will occupy the strategic positions in the near future is not only an evidence of progress in the kindergarten movement, but it is the promise of greater progress in the years to come.

Another line of evidence that the kindergarten is gaining in influence is found in the fact that kindergartners, themselves, are studying their work in its relation to general education in these same universities, side by side with primary teachers and school principals. How new this is, only kindergartners, themselves, can realize. Kindergartners had studied Froebel and the kindergarten while in training, to be sure, but that study had tended to make them consider the kindergarten as isolated from the school instead of as a part of it. So infrequent has university study been on the part of kindergartners, in fact, that less than a decade ago a kindergarten with a college degree could hardly be discovered. Within the past half dozen years, Teachers' College and the university of Chicago have granted degrees to scores of kindergartners for which courses in general education were a requisite. The explanation of the causes for this change of attitude cannot be made in so brief a paper, but the fact of the change is one of the hopeful features in the movement as a whole.

The fact that kindergarten instruction is now given in the largest university in the United States, and several others as well, is, in itself, evidence of progress in another direction—that of kindergarten training. That the quality of kindergarten work throughout the coun-

try has been already improved because a few have taken university courses cannot be doubted. The improvement will be slow, however, unless the training given in the 150 lesser institutions is improved also. Had the training in these been better during the past twenty years, the kindergarten would now occupy a much larger place in public favor. The training is still meager in many schools, but the standard has been materially raised in many during the past five years. Some interesting statistics might be given on this point if time permitted.

The most noticeable evidence of kindergarten advancement is found in the increased number of kindergartens. On this point, as on the others, the International Kindergarten Union has fairly complete statistics concerning the present status of the kindergarten, but no adequate corresponding statistics of an earlier period with which to compare them. A comparison of the statistics of 1913, collected by the I. K. U. Committee of Investigation, with those collected by Miss Anderson in 1903, shows the progress that has been made during the past decade. That increase is as follows: In 1903, there were in the United States over 4,000 kindergartens in about 900 cities and villages. Of this number, not quite 900 were private, 600 charitable, and 2,500 public. Together, they enrolled probably 200,000 children. In 1913, there were 8,880 kindergartens reported in 1,105 cities and villages. Of these, less than 700 were private, 567 charitable, and 7,600 public. The enrollment in the private and charitable kindergartens was not quite 30,000, and that in the public ones 276,000. The total enrollment is, therefore, 306,000.

It is interesting to note the growth in the different groups of states. In New England, the kindergarten has but little more than held its own. The number of cities reported as having kindergartens is, in fact, slightly smaller than the number in 1903. This is true also of the number of private and charitable kindergartens. In the public kindergartens, however, there has been a fair increase—from 416 to 597. In the group of states consisting of New York, New Jersey, Pennsylvania, and Delaware, the number of cities and of private and charitable kindergartens has also decreased, but the number of public kindergartens has risen from 1432 to 3613. In the sixteen Southern States, there is a general increase. The number of cities has increased from 150 to 173; the number of kindergartens, other than public, from 260 to 324. The number of public kindergartens has more than trebled, having risen from 192 to 681. In the seven states of the Central West—Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, and Iowa—the growth has been equally marked, with the exception of the number of kindergartens not public, which have decreased from 380 to 299. The number of cities has risen from 246 to

460, however, and the public kindergartens have more than trebled here also, having risen from 793 to 2,650. In the remaining fifteen states—the two Dakotas, Nebraska, Kansas, and those still farther west—the kindergarten has secured but a slight foothold as yet, excepting in Nebraska, Colorado, and California. Progress has been made there also, though the number of private and charitable kindergartens has decreased from 157 to 125. The number of cities having kindergartens has risen from 117 to 145, and the number of public kindergartens from 214 to 508.

The figures for the whole United States furnish evidence of progress that cannot be doubted. It is significant that, though the number of private and charitable kindergartens has decreased during the decade, the public kindergartens have trebled in number. It is interesting to note how the states rank in this accounting. In the number of cities and villages having kindergartens, Wisconsin leads, with 142; Michigan is second, with 128; and New York third, with 92. In the number of kindergartens, New York leads; Ohio is second; and Wisconsin third. In the number of children enrolled, New York again leads, Illinois is second, and Michigan is third.

That Wisconsin leads the list of states in the number of cities and villages that have kindergartens is a matter of congratulation to Wisconsin kindergartners. This means that the number of cities and villages has doubled during the ten years. It is worthy of note in this connection that between thirty and forty of the cities and villages in question are places of less than 1,000 inhabitants, places which have state graded schools only, and no high school. In view of the prevailing tendency to place the emphasis upon the work of the older children, this evidence of emphasis placed upon the foundation is most gratifying. It was because of the desire to strengthen the work higher up that the city of Berlin the past summer discontinued its two kindergartens, which had been in existence since 1885. In spite of what has been accomplished, therefore, much remains to be done. There are still not less than 150 cities and villages of 1,000 or over which have not yet adopted kindergartens and which sorely need them; for children of four years are allowed by the state law to attend school, whether or not kindergartens have been established. Without the kindergarten, however, the time of the four-year old child is practically wasted, since the customary first grade work is beyond his comprehension. Wisconsin needs kindergarten extension, therefore, in spite of her ascendancy, and to bring about such extension, every kindergartner in the state should do her best, not alone to make her own kindergarten successful beyond question, but to build up kindergarten sentiment in her community and beyond it.

The fact that the kindergarten has made the progress here recorded is occasion for rejoicing on the part of all friends of the movement. The causes for the progress in question are complex, but, broadly speaking, they may be reduced to two. The first of these is found in the tendencies of modern education, and the standards of kindergarten work which have been set by the school authorities. These need only be mentioned in passing. The second reason is to be found in the faith of kindergartners in the inherent value of the kindergarten doctrines, and their concerted efforts to win for these a larger influence in American education. It was to create an agency by means of which that influence might be exerted that the International Kindergarten Union was organized twenty-one years ago, and it is to the cumulative efforts of that body in no small degree that the growth in question has been brought about. The meetings which it has held in the largest cities of the country; the work in behalf of the kindergarten that has been done by the committees it has appointed; and the coöperation in the direction of kindergarten extension which it has effected with the National Congress of Mothers, the General Federation of Women's Clubs, and the National Education Association; all these have been means whose results have become apparent in the last five or more years. Another agency, the National Kindergarten Association, which has but recently come into the field, has also done effective work in the furthering of kindergarten progress during the past few years. This organization has confined itself chiefly to the awakening of public interest in the kindergarten and to the establishing of kindergartens where these have not yet been adopted; but it has set many agencies into operation to effect these purposes, and its results will be far reaching. Its work has been made possible by contributions from persons known to be interested in kindergarten education and able to give financial assistance. It assumed that such assistance would be willingly given if the value of the kindergarten to the 4,000,000 children in the United States who are still without it could be made clear to them, in view of the fact that millions of dollars are annually contributed to the colleges of the country. As a result of the contributions made, the Association has been able to prepare leaflets containing needed information about the kindergarten, and to distribute thousands of these at meetings of women's clubs and teachers' associations; to furnish speakers on kindergarten subjects at such meetings without expense to the organization; to send out loan libraries on kindergarten subjects and exhibits of kindergarten work and material; and to establish, in a few instances, a demonstration kindergarten for a short period, as a means to the establishing of one by the community.

. One of the most gratifying evidences of kindergarten progress during recent years is the establishing of a department of kindergarten statistics in the Bureau of Education. This is the outgrowth of Dr. Claxton's conviction that the kindergarten has a value for American education, and that it should form an organic part of the school system. The establishing of this department will insure the collection of data at stated periods for the purpose of determining the needs of the movement and of measuring its progress. Such information will make possible intelligent and comprehensive constructive work. Dr. Claxton has appointed a committee of leading kindergartners to cooperate with him in gaining needed information concerning the kindergarten training schools, and later, to work toward their standardization. The committee has organized subcommittees, to give assistance in other lines also. One of these is to furnish expert advice on questions of kindergarten policy, as this may be needed; and another is to arrange for a series of bulletins for the department to send out. The fact that such a department has been created and such committees appointed is more than a proof of progress—it is the promise of accelerated progress in the years to come.

It is because of these evidences of progress that the friends of the kindergarten are encouraged by the outlook. They realize, however, that the work to be accomplished has hardly more than begun. To secure for the 4,000,000 children of kindergarten age the privileges which thus far have been secured for but 300,000 is one of the tasks that remain. But were this accomplished, there would still be need of effort, to infuse into the school the spirit which the kindergarten embodies, a spirit too often stifled, when the kindergarten becomes a part of the school, by the formalism that still reigns there. When the ideals of the kindergarten have become the ideals of the school, then and not until then will the school be able to render its highest service to the children of America; and not until that condition has been reached should the friends of the kindergarten cease from their efforts for its advancement.

THE PLACE AND FUNCTION OF THE KINDERGARTEN.

JOHN A. H. KEITH.

I shall attempt to present only the views of a layman on the topic assigned to me for this afternoon for two reasons, viz.: first, because I have never been trained in the technique of the kindergarten and have been mentally unable to understand much of the kindergarten theory which I have found in books. To me, "Kindergarten Theory"

has been the quintessence of mysticism. Secondly, we have sent two children to and through a kindergarten. To tell you why we sent them to kindergarten, what they got there that was of value, what they didn't get that they might have gotten, would be too personal a way in which to discuss the topic assigned.

The kindergarten is and ought to be an extension of that home schooling which Comenius long ago described in "The School of the Mother's Knee." The child of four or five is keenly interested in the nature world, in the things that men have done and are doing, in making and doing things, and in that symbolic, childlike way of doing and making what we call play. These interests and tendencies cannot be properly nurtured in the home (and are not in some kindergartens). Rosencranz says: "Man needs man to become man." In the same way we may say that children need children to become children. The kindergarten isn't a necessity—it's a convenience. Children have gotten along without it—and millions are doing so now. It is a great convenience to be able to offer children the advantages which a kindergarten can offer. And a great advantage, too, that must for many years be denied to those who live in sparsely settled districts and also to those in densely populated districts in which there is lacking either the insight or the public spirit to establish kindergartens.

The function of the kindergarten is to extend the interests, activities and horizons of young children. On the one hand, it must continue the fundamental and essential kindness and love of the home; and, on the other, if it is to survive and become an integral part of our American system of free public education, it must prepare children for the public schools. By this preparation I do not mean anything like what has been done by those schools that prepare for college, for these schools usually dilute college subjects and imitate college methods to such an extent that the result is little short of criminal. I would not have the kindergarten teach children to read, nor even spoil all the good stories by giving them to kindergarten children. I do believe, however, that children ought to be habituated in many ways that will prove of great advantage to them in their later years in school. For example, persistent effort, concentrated attention, inhibition of certain impulses, properties of group action, coöperation, etc., ought to be outcomes of doing effectively the work of the kindergarten and outcomes with present and future value. This future value is, from the point of view of the kindergarten, a real and substantial preparation for later work.

Let us turn now to a more direct consideration of the work of the kindergarten that is necessary to the fulfilling of its function, following out some things in considerable detail. The children are interested in the nature work, and being naturally more interested in ani-

mals than in plants and earth. Dogs, cats, rabbits, squirrels, mice, worms, bugs, chickens, pigeons, ducks, geese, birds, horses, cows—all of these and many more are of great and growing interest to boys and girls in city and country. The child's range of knowledge about animals should be broadened and deepened, not chiefly for the information, but primarily for formation—the development of genuinely social attitudes. It is a wonderful broadening of the child's personality and a deepening of his mental powers for him to ask and answer questions like these: "What is the dog doing?" "Why?" As I have listened to the questions of children regarding animals, I have wondered if they are not able to comprehend an animal's life better than any of us "grown-ups." People seem, as they grow up, to lose the child's way of comprehending things. Therefore, unless we learn from them constantly, we go astray. We are so likely to get our system and our view of things so clearly and fully into our minds that we fail to apprehend the genuine and vital interests of children. Kindergartners should overcome this tendency and also the false notions of niceness so often developed in our girls in their teens.

Some little hint of what I have in mind as outcomes from the kind of work just described is found in the following incidents: A boy of five wanted some suet put out for the chickadees when the snow had come. A group of children carried to a squirrel some nuts from their Thanksgiving offering collected primarily for the poor. All through a summer, a little girl of four and a half daily gathered and carried clover to some guinea pigs. I cannot regard such things as these as insignificant.

The children in the kindergarten are also interested in plant life. The mistake most frequently made lies in not providing for adequate participation by the children. They like to dig in the dirt, clean sand will never suffice, and plant seeds and watch them grow. The most successful kindergarten garden that I ever knew about was ten by twenty-two inches in surface area and in the schoolroom. The teacher knew nothing about what to do nor how to do it, but she learned from and with the children. Then, too, the general aspects of nature as these change with the season arouse an interest that should be cultivated carefully.

I do not pretend to outline a course of study in these things. In fact I think a *course* is very likely to prove a *curse* in the hands of anyone except the author of it, and very soon becomes a curse in the hands of the author. I have pointed out these fields of interest to indicate that, in a general way, it seems to me they are not properly emphasized in our present kindergartens.

In the field of making things, it seems to me that the conventional and symbolic are not so educative as the real. I have been terribly

disappointed in building blocks in my home and in the "gifts" in the kindergarten. The other evening I found the dog "put away for the winter," in a box with another on top of it and a gasoline can towering over all. What we ought to look for is educative value, not symbolism. A real construction; one that serves a child's purpose; is vastly superior to one that is symbolical or conventional. In the latter, the teacher may see something that isn't there for the child at all and isn't there for anybody except someone who has a philosophical illusion or delusion. And this whole field of making things should be connected up with other things that the child is interested in. His projects should be *pro-jects*, should be a making real and objective something that exists in his mind.

To state my views in another way, I might say that I believe the function of the kindergarten is social and socializing. Its material ought to be social in its origin and in its reference. It ought to widen and deepen the work of the home and introduce the element of group action and interaction. To accomplish this to the best advantage, the kindergarten should organize its activities on the basis of current social activities. Some of these are constant and some are periodic while others are occasional. It isn't so much what the activity means to us as the pleasure and insight which it will give to children that should guide us in the selection of materials for use in the kindergarten, and in our method of handling them. In general, our method should provide for all possible ways by which the child can sense the particular thing with which we are dealing. The logic or sequence of things should give way to the supreme test of appreciation by the children. All that the kindergarten does should be genuine and real living for and by the children. The main question is not what it is possible to lead children to do, but rather, what is best to have them do.

A few years ago a gentleman attempted to prove that the boys in a certain Latin school in a city were, by virtue of their study of Latin, stronger intellectually than were the boys in the English high school. In a similar way, some people make defense of the kindergarten by claiming that children who have gone through the kindergarten do better work in the grades than do those who have not attended the kindergarten at all. In both cases the conclusion is a *non-sequitor*. Those children whose parents choose Latin for them are usually well-born, have had excellent opportunities for attending school regularly, have home incentive and opportunity for study. All these factors enter into the matter of making good, capable, persistent students who excell in Latin and other things, and they would excel if anything under heaven were put in place of the Latin. In a similar way, many of the children whose parents choose the kindergarten for them belong

naturally to the more capable class, and they would excel if kindergartens had never been devised. It should be noted in this connection that the argument is dangerous to the kindergarten's interest.

The kindergarten is a school, for a certain period of child life, with a spirit of its own. The Elementary School is really three schools in one with one controlling spirit and three subordinate spirits. The kindergarten ought to minister to the development of the fundamental instincts and tendencies of children in the ways I have indicated and in many other ways also. We can only do the best we know. We can, however, avoid acting as if we knew it all. In all teaching we must be discoverers or timeservers. System is necessary, but in all we do in influencing life and character, we ought to have open eyes and open minds.

In closing, permit me to say that I am appreciative of the great service which the kindergarten has rendered and is rendering to child life. It seems to me that the kindergarten is capable of still greater service. And I am convinced, also, that this greater service lies in the direction of socializing the materials, methods and motives of the kindergarten, that it lies not in bringing things to children but rather in bringing children to and into and through realities as various and complex as the lives that children lead, for in this way alone can more abundant life come.

WHAT PHYSICS TEACHERS WISH MATHEMATICS TEACHERS TO TEACH.

LAVERGNE WOOD, Baraboo.

Physics has a double dependence upon mathematics, a direct and an indirect dependence.

DIRECT DEPENDENCE.

1. *Geometry and Algebra.* The fundamentals and the fundamentals alone are necessary as a foundation for physics.

2. *Arithmetic.* The student who finds his problems in high school physics difficult usually lacks either an understanding of the principles of physics upon which the problems are based, or a working knowledge of arithmetic. He may not know how to divide decimal numbers, how to extract the square root of a number, or how or when to reduce fractions to a common denominator. If he has failed to acquire skill in doing the last two processes, he ought to get it in first year algebra; square root of numbers comes in most naturally in that grade. The

boy who does not know how to extract the square root of a number is in less serious difficulty than the one who does not know when to divide. A boy of this latter type is not certain whether the value of a number is increased by taking nine eighths of it, or eight ninths of it; he confuses 9 per cent and .09 per cent. The teacher who drills on the significance of the per cent sign and the fraction, and who insists that each problem be thought out as an individual problem instead of being worked as one of a set, is preparing her pupils successfully for work in physics.

The metric system can be taught more effectively in the physics laboratory than in the mathematics classroom.

Most of the fundamental laws of physics may be stated as proportions. Before beginning physics, the average student has had three opportunities to learn proportion: in arithmetic, in algebra, and in geometry. He should understand the meaning of direct and of inverse proportion, the fractional form of writing a proportion, the relation of a proportion to an equation, the fact a ratio is an expression of relation between two like quantities, that a proportion is a statement of the equality of two ratios, that a problem in proportion is not to be worked out mechanically but is to be thought out step by step.

The above are some of the facts that a physics teacher would like to have the students learn in their mathematics classes.

There are some facts introduced into the work in algebra that the teacher of physics would prefer to have omitted. The physics teacher is not in sympathy with the practice of introducing into algebra problems based upon physics. The most important objection to such work is that it is worse than a waste of time to have pupils try to solve problems involving concepts and principles which they do not comprehend. A first year pupil can understand *moment*, the *principle of the wheel and axle*, and *momentum* only after explanation, experiment, and demonstration—if he does then. There is neither time nor place for these in an algebra class. If a course in advanced algebra follows or is taken in the same year as the course in physics, then correlation with physics is possible and desirable.

INDIRECT DEPENDENCE.

Success in physics depends in part on ability to translate mathematical expressions into ideas of concrete things, and relations between concrete things; and secondly, to translate concrete relations into mathematical expressions. Ability to do this sort of translation is developed in arithmetic and algebra. In geometry, the child acquires some power to visualize.

In so far as his work in mathematics has trained a child to think and to imagine, in so far as it prepared him for successful work in physics.

HOW I GET PUPILS TO DO THE FIRST ORIGINALS IN
GEOMETRY.

ELIZABETH SADLEY, Milwaukee.

The truth, "There is no royal road to geometry," applies equally to the teacher and to the pupil. The first two or three weeks offer wider opportunity for really artistic work in teaching than any other period of the year. A city superintendent once said to me that he believed the only thing to do, is to let the pupil flounder the first month and find himself later—a most discouraging remark, and pathetic if true. I am glad to say that this was some years ago. Methods have undergone radical changes since. Many of the difficulties of this early work are now obviated by giving originals a major instead of a minor place.

Most textbooks have at the beginning page after page of definitions into which the beginner is often turned at random and he becomes lost in a maze of meaningless words—a thing to be avoided, of course. Lay the foundation slowly and with extreme care. Let the first definitions, axioms, and postulates be few and wisely chosen, with the clear understanding that they are merely "working tools." Others may follow as they are needed.

Much preliminary concrete work during these first few days is important. Let the pupil draw with compass and ruler, supplementary angles, adjacent angles, perpendiculars, bisectors of angles, equal angles, etc., and then test for their accuracy with a protractor. He likes to handle these instruments; his interest is aroused because he is doing things and the words of the definitions have for him an exact significance.

Connect the geometry with algebra and arithmetic at every opportunity by simple exercises. For example, find the supplement of an angle of 72 degrees, and find its complement. The complement of an angle x is $3x$; find each angle. In the figure for the vertical angles, angle 1 is twice angle 2; how many degrees in each angle? Or angle 1 is 60 degrees; find all the other angles of the figure.

The figures for the first theorems should be constructed with accuracy, following exactly the data of the hypothesis. The student thus puts into immediate use the simple constructions he has learned. He is also becoming accustomed to translating words into geometric figures. In drawing the figures for the theorem, "Two triangles are equal, if two sides and the included angle are equal respectively, etc.," let him draw the equal angles and equal sides as granted. When he has done this, he has gone far toward the understanding of the proof.

Introduce original geometric exercises early. In most texts the theorems for the congruence of triangles are placed first and offer a fertile

field for originals. When the pupils know that two triangles are equal, when two triangles and the included side of one equal, respectively, two angles and the included side and the other, dozens of "one-step" exercises may follow in which they must discover the equality of these parts. Then many more may be introduced after the second theorem; also those in which he must choose between the two theorems for the proof. Make it plain here that the congruence of triangles furnishes a means for proving lines and angles equal, and introduce "two-step" originals requiring the equality of homologous parts of equal triangles.

Many simple exercises should make immediate use of the new facts learned as the work progresses. Isosceles triangles, parallel lines, and parallelograms are additional material for proving lines and angles equal.

Careful drill upon method of attack is most essential. Spend much time frequently in drill work of this nature. In what different ways may triangles be proved equal? Or right triangles? What are the several ways of proving lines equal? Or parallel?

Of course, there is no way to lead the pupil to analyze independently. A few general instructions which apply to all exercises may be given, however.

Here is one plan. (1) Have the pupil draw the figure accurately, following exactly the wording of the hypothesis, and making the most general figure possible. (2) Have him write out exactly what is granted, using the lettering of the figure as he has placed it upon the board. A great many times, failure to prove an exercise is due to failure to recognize the hypothesis and the conclusion and to use all that is granted, every part of which enters somewhere in the proof. (3) Let him write out with the same exactness what is to be proved. (4) He is now ready for the oral analysis. Have him focus his attention upon the "To prove." It is well for him to make the formal statement. "This conclusion is true if I can prove one of the following facts about the figure." He then enumerates all possible ways of proof and, by a process of elimination, arrives at a fact of which he says, "I can prove this." Herein is the basis of his synthetic proof. Thus lines are parallel if perpendicular to the same straight line in the same plane, if the alternate interior angles are equal, if the ext.-int. angles are equal, if the sum of the interior angles on the same side of the transversal is equal to two right angles, or if they are the opposite sides of a parallelogram. He examines the figure and one by one drops out each of these facts which he can not prove or often he can see at once the one fact necessary for proof.

It will be of interest to the student, at this point, to learn that this has been the historical method by which all the proofs of geometry have been found.

Last, but by no means least, let me emphasize the importance of much individual conference at this early stage. The first month is the most critical time for the geometry student. Let the number of flounders be a decreasing variable if possible. The first written work offers valuable opportunity for individual conference. After careful general instructions to the class as to analysis and general arrangement let the pupil see what he can do by himself. Carefully correct the work with the pupil at your side. The vast improvement of the second written lesson after a conference upon the first is enough to convince one of its efficacy. I try to see every pupil after the first written exercise. Later, those whose work still shows a lack of proper ability to analyze should be seen once a week at least. All this may seem burdensome to the busy teacher, but it pays. One boy remarked, "I can learn more in this room in half an hour after school than I can get in a week in class."

I have not discussed the construction and proof of original problems nor the proof of the more difficult original theorems involving inequalities, loci of points, etc. The topic as stated includes only the early work.

HOW I DO EFFECTIVE DRILL WORK IN ALGEBRA.

MISS MAE GRAHAM, Wausau.

If anyone is expecting me to tell him how he can teach Algebra in some easy way, I fear he will be disappointed, for it is only by hard work that I can do effective drill work in Algebra.

To me, there are two kinds of drill work. First, there is the drill work which precedes the home assignment. After teaching a subject, in order to be sure that each child has a clear idea of it, and that he can do what is required, I plan to give a short drill, either orally, or by sending the whole class to the board. Just which, depends upon the subject taught. If I were teaching the multiplication of monomials, I should let this drill be oral; but if I were teaching the solution of simultaneous equations, either by graph or by any other method, I should send all of the pupils to the board. This preliminary drill may properly be considered a part of the real teaching lesson. Second, there is the drill upon this previous instruction—the drill which is to fix the idea taught, cultivate rapidity, develop accuracy, etc.

One form of this is in the home assignment. I dispose of this as quickly as possible during the first part of the recitation, sometimes by having results read off, and almost always by having all work handed in. If I have assigned five problems and most of the class have

reported no trouble, but Johnny tells me that he "just can't get the fourth," I do not ask Katy to work it for him, but I send Johnny himself to the board to work it. Of course, to be asked to do the thing that he "just can't do," is quite as surprising as the fact that he does do that very thing and often without any help at all from the teacher. It has been my experience in Freshman Algebra that work put upon the board for one pupil by another is practically of no value to the one pupil. No Freshman knows how to do a thing until he has actually done it himself.

But if, on the other hand, the majority of the class are having trouble, I often send the whole class to the board, spending the entire period upon problems of the same sort, each child working the same problem. Of all forms of drill work I find this the most beneficial. It may be the hardest on the teacher for sometimes it is necessary to be in about six places at once, but it often makes good students out of poor ones. It seems to me the best way to handle the slow pupils. I take care to group the pupils at the board, so that the slow or dull pupil works beside the quicker or brighter pupil. This will often spur the duller one into action, and the brighter one becomes a sort of an assistant teacher.

Again, if I have assigned certain problems and it is at least the second day's assignment on the one subject, the pupils who do not work every example understand that they will get credit on the work if they hand it in at the close of school. If they have not had time to complete their work during the day, they may or must come to my room after school and do it then.

Sometimes I have the pupils sit in their seats and work as if it were their study period, each working some example he has not done, or working some new list of examples that I have just assigned. I go about the class learning how each one goes about his work, helping especially the weak ones, and doing all I can to clear up any difficulties. I very rarely sit at the desk and have the children bring their troubles to me, for some pupils are backward, and again it takes up more of their time. This individual drill lets each do as much as he can and allows the bright pupil to forge ahead. Then, too, each pupil gets help that he needs without everyone else in the class knowing all about it.

I also have another form of written individual drill in notebooks. Each pupil has a notebook which he buys and brings to class and leaves with me. It is never taken out of the classroom. These books are designed for drill, not on the immediate subject that we are studying, but on subjects that we have studied a short time ago. They are designed for review drill work. Either at the beginning of the recitation or during the latter part of it, I have these books distributed while I put upon the board some example or examples for them to work.

We never spend more than five or ten minutes of the class time upon these books and we do not use them every day. This book work must be done very neatly, and I am always careful to grade this special work in numbers, using red ink and putting that little per cent sign after each grade; for I have found that 90 with that sign attached looks good to the Freshman, much better than plain 90.

Once in a while, very occasionally, in order to give variety to the recitation and thus make their interest more keen, we have a sort of a contest. The class is divided into groups of about six each. Each group is given a list of six examples, which I have previously selected, each list containing the same examples.

The first pupil of each group goes to the board and works the first example. When he has finished, the second goes to the board and works the second one, and so on until the last one is worked. Anyone has the right at any time to go to the board and point out an error. Sometimes they become so excited that the whole group is up and at the board trying to find some mistake. The group to get through first is proclaimed the winner, and each one in that group is given some special credit.

The ordinary lesson may sometimes be approached as a contest. In teaching a subject such as the factors of the sums of two cubes, I put upon the board the results that they have previously obtained by multiplying the factors together. Then I announce that, "to-day we are going to have a guessing game." Of course, they at once sit up and take notice, and you can imagine how each one tries and how anxious he is to solve the mystery of obtaining those factors.

There are a great many other devices that one may use to vary the recitation and to keep alive the pupil's interest.

THE PLACE OF TRANSLATION FROM ENGLISH INTO THE FOREIGN TONGUE IN THE FIRST YEAR OF HIGH SCHOOL LANGUAGE STUDY.

LAURA S. STARK, Watertown.

According to the "Report of the Committee of Twelve" the study of modern languages is profitable in three ways:

1. First, as an introduction to the life and literature of France and Germany.
2. As a preparation for intellectual pursuits that require the ability to read French and German for information.
3. As a foundation for an accomplishment that may become useful in business and travel.

If the object is to teach the language in order to introduce the pupils to the life and literature of France and Germany then plainly, the ability to read is of foremost importance; and to attain this ability, certain elements of grammar are essential. Translation from the mother tongue into the foreign language is the test for the accuracy that the pupils have gained, and I feel that such translation should be begun during the first year. If the second object is sought for, the ability to read, not for the sake of the literature primarily, but as a preparation to pursue some particular study, then the same argument holds true. But if, on the other hand, the object is the practical one of learning to speak, then I see no reason why any emphasis should be laid on such translation, as the question and answer method, or the continued intensive study of the texts, or any of the devices of the natural method would be far more effective, and the study of grammar, as such, could be left to a later period.

The wishes of the community may in some instances determine the object; but it is generally conceded that the aim of most of our high school courses is to give an insight to the life and literature of the foreign nation. This does not exclude the practical value, but it does not give it first place.

The aim of the course is closely allied with its length. The longer it is, the broader its purpose, the more time may be devoted to the more natural method. In other words, the shorter the course, the more necessary it is to gain the essentials of grammar during the first year. And I hold that a limited amount of translation from English into the foreign language is beneficial in fixing these essentials. It gives confidence to the pupils, and satisfaction to the teacher that the pupils have or have not learned the point in question. I have said satisfaction. Perhaps many of you will dispute this and say that of all the work in connection with modern language teaching, this translation gives the most dissatisfaction. It is true, that too often this part of the work is a wearisome, monotonous drudgery for pupils and teacher. But this may be due to the manner in which the exercise is conducted. The arrangement of the material in many of the textbooks may be partly responsible. For instance, if the German lesson is on the weak declension of adjectives, very often, the rule is given first, then the paradigms to be memorized, then a few detached German sentences, and lastly, the list of English sentences. Unless there is proper preparation for the English-German translation, these sentences will be brought to class full of errors. Only a few of the more logical pupils will have attempted to apply the rule, and for the most part there will be a hopeless confusion of weak and strong endings for adjectives and nouns alike.

It is difficult to say just what will constitute the proper preparation. Different teachers will have different methods; I should say that the best preparation lies in the intensive study of the German sentences or texts itself (or of the French, as the case may be). Certain textbooks give ample opportunity for this, others do not. In the latter case, the teacher must herself devise the means. The detached sentence, or the reading text in connection with the lesson may be used; or, in the absence of reading texts, a short story may be dictated, or written on the board for the class to copy. This may be kept in note books and may serve as the basis for several exercises illustrating different constructions.

In my classes, the German sentences, or the stories substituted for them, are read; occasionally they are dictated as a blackboard exercise; then again, they are reproduced orally. If the adjectives are in the weak declension they are changed to the strong; if in the plural, to the singular. In case of comparison, the same procedure is followed. After sufficiently drilling in this way, I take up the English sentences, and I do this at the time when we are studying the grammatical material which the sentences are to illustrate. I feel that this translation should clinch the point, as well as serve as a test for the accuracy gained, and this benefit would be lost if the exercise is not taken up until several months later. More especially would this be true in a two-year course, where but two periods a week are supposed to be devoted to the study of grammar during the second semester.

Moreover, instead of assigning this regularly as home work, I usually take it up as a class exercise. At first we work out one or two sentences together, for I believe that this helps the pupils to think correctly. Then I have the same sentences and a few additional ones translated by the pupils as a blackboard exercise. In this way, I can give individual help where it is needed, and at the time it is needed. A few easy, practical sentences worked out in this way, will serve the same purpose and give more satisfaction than a long list prepared at home, where the same error will probably be made in eight or ten sentences. At intervals of several weeks, similar exercises might be given as home work, and this time they would serve as a review.

In summarizing, I will say:

1. The amount of translation from the English into the foreign tongue will vary with the length of the course, more emphasis to be given to it in a two-years course, where the essentials of grammar must be acquired in a year.

2. Its value is threefold: first in its discipline it requires thoughtful study, which makes for accuracy and precision; second, as a test by which the teacher may ascertain what the pupil has gained; third,

as a properly conducted drill it helps the pupil to remember the grammatical material involved.

3. A thorough preparation must precede this translation, the preparation to consist of the intensive study of the foreign sentence or text until the pupil is familiar with every sound and grammatical form involved.

4. The translation must be based on the previously studied foreign text.

5. Class work will be far more beneficial than home work, as it will help to avoid the repetition of the same errors and the teacher will be able to give individual aid at the time that it is needed.

6. The sentences should always be simple, practical and few in number.

7. Lastly, the teacher should ever remember that this translation is after all not the end of grammar study, no more than grammar is the end of language study. It is merely *one* of the means by which we hope to teach the language and open the way to the study of the life and literature of the foreign peoples.

CORRECTION OF WRITTEN WORK BY TEACHER AND PUPIL.

CHARLES E. YOUNG, Beloit.

(Synopsis)

The Harvard method. No correction or explanation in class. Mistakes *merely indicated* in exercise books. Frequently done by a corrector whom the students never see. Aim, to make students stand on their own feet. The fit survive, and these often are driven to high priced tutors. Not a good method for us who have many students poorly prepared in language work.

The other extreme. The teacher, with or without class correction, carefully and fully corrects all exercise books. Amount of time and labor required out of proportion to the good results obtained. Pupils depend on teacher, and pay little attention to the corrections, at best merely learning sentences by rote.

The method proposed in this paper. Sentences read aloud by pupils in class, and corrected by the class whenever possible, the teacher acting only as a last resort when the class cannot make a correction. Sentences written on board only when oral method fails to make them clear. Teacher can often save time by doing this himself. Corrected work to be kept in books to be taken up from time to time by teacher for inspection and general correction. This method puts the burden of

correction on the class, making them help themselves, and puts the burden of explanation on the teacher who ought to give the class help that is really needed, and not drive them to outsiders. Oral correction has advantage over blackboard method in the time saved that is needed for other matters.

COMPARISON OF THE ADVANTAGES OF FREE REPRODUCTION AND TRANSLATION FROM ENGLISH.

CAROLINE ZEININGER, Janesville.

In studying a language the pupil has at the beginning more to imitate than to learn. A mastery of pronunciation, vocabulary and grammar is gained only by ceaseless drill and endless repetition.

The direct method emphasizes *oral* work and makes the reproduction of what the pupil has read or heard the instrument of drill. The older methods place the emphasis upon *translation* and depend for practice and drill mainly upon written composition, that is, translation into the foreign language.

Long ago Bacon said, "Speech maketh the ready man, writing the exact man." If readiness can be best acquired by oral reproduction and exactness by written composition, then each has a place in modern language instruction.

It would be difficult to imagine a more profitable exercise than free reproduction. It requires the pupil to pay attention not only to the *meaning* of what he reads but to the *form* in which it is expressed. It teaches him *to think* in the foreign language, for without the interposition of English he expresses himself from his memory of the original. It develops *Sprachgefuehl* which at the outset is more desirable than a large vocabulary. It creates a *foreign atmosphere* in the class by enabling the pupil to speak the idiomatic, informal, natural language of daily life in a French or German home. It gives *life, interest and vivacity* to the recitation by stimulating the pupil to active participation. It develops confidence in the student, for he feels that he does what is required of him with comparative ease and success. It serves as a substitute for translation in testing the pupil's preparation and his understanding of the text.

On the other hand translation into a foreign language is one of the best possible exercises for developing the reasoning powers and for fixing in mind the most important facts of the language. It confirms the knowledge and use of *grammatical forms* and constructions. It impresses the value of position and arrangement in sentence structure.

It teaches the force, meaning and use of *words* and becomes a valuable aid in acquiring a larger vocabulary and in developing greater power in reading and translation. It subjects the mother tongue and the foreign language to a *conscious use* which will have a lasting and cultural effect upon the language power of the student. It compels a careful comparison of the idiomatic and stylistic differences between the two languages and turns the temptation to make mistakes into a source of power.

Both free reproduction and translation into a foreign tongue are means to an end; neither is an end in itself. By much reading, much speaking and much writing the ability *to read* a foreign language and thus to become acquainted with a foreign people will be realized.

America needs the liberalizing influence of European thought and culture. A reverent study of modern languages will do much toward freeing its people from narrow national prejudices and will teach them the lesson of the proverb, "Hinter den Bergen sind auch Leute."

THE TEACHING OF MODERN LANGUAGES IN THE UNITED STATES.

JOHN EISELMEIER.

National German-American Teachers' Seminary, Milwaukee, Wisconsin.

The most important contribution of the Bureau of Education in recent years on the subject of teaching modern languages is the bulletin by Professor Charles Hart Handschin of Miami University entitled "The Teaching of Modern Languages in the United States." *

In my attempt to outline the contents of this excellent monograph, I shall omit the four chapters which treat of the French language; also chapter 11, treating of Spanish and Italian, and confine myself to the rest of the bulletin.

Without adhering to *the order* of Professor Handschin's treatise, I shall briefly give the main facts.

The first instruction in the German language in America was given in a parochial school founded in Germantown, Pennsylvania, in 1702, 19 years after the landing of the Germans there. Similar schools were founded by the early German colonists in North Carolina, Virginia and Maryland. These schools multiplied, until there are to-day a considerable number of parochial schools, in which German is taught.

* Washington, Government Printing Office, 1913. (United States Bureau of Education. Bulletin 1913, No. 3, 154 pp. Price \$.15, Superintendent of Public Documents, Washington, D. C.)



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1. WILLIAM A. MCKEEVER
2. J. ADAMS PUFFER

3. G. E. WULFING
4. J. H. TUFTS



Usually there are also other subjects taught in the German language. According to the latest statistics of the Bureau of Education and one other source, there are about 400,000 pupils in these schools studying German.

Another class of schools in which German receives considerable attention are the "Denominational Schools." By that term are meant the higher schools of the German Lutherans, and other denominations. Professor Handschin reports 3,500 pupils studying German in these schools. These statistics do not include the "Denominational Schools" of the German Catholics, the German Evangelical Synod, the German Baptists, the German Presbyterians, the German Congregationalists, and the German Reformed Church. A conservative estimate would surely increase the number of students in these schools by 1,000 making the total number of persons studying German in the "Denomination Schools" 4,500.

We turn to the colleges and universities. German was taught at the University of Pennsylvania and the schools out of which it grew in Pre-revolutionary times. At William and Mary College, Jefferson had succeeded in introducing modern languages as early as 1778, and Professor Bellini was chosen to teach them. A professorship of the German language was established upon the initiative of Thomas Jefferson at the University of Virginia in 1825.

In the same year, the teaching of German was begun in Harvard College. A German, Dr. Follen, was in that year appointed professor of church history and ethics there, and it was arranged that he should try to form a class in the German language.

By 1840, German had established itself fully in the curriculum of the American college and university. Some statistics concerning the teaching of German in colleges and universities have been collected by questionnaire and from catalogs. Of 240 schools, all but three teach German; 149 teach it more than four years; 74, four years; 73, three years; 35, two years, and 4 only one year. Of the teachers in colleges and universities, 70.8 per cent have resided in Germany; 23.8 per cent are natives of Germany.

No statistics are given in Prof. Handschin's monograph as to the number of students of German in the colleges and universities. In 1911, there were 184,182 students in the colleges and universities. A very conservative estimate, 10 per cent, would give us 18,418 students of German in these schools.

After the unsuccessful German revolutions of 1830 and 1848, a cultured class of Germans emigrated to the United States. Their influence in spreading a knowledge and a love of the German language, ideas and institutions soon became evident. It was this class especially who

founded and patronized the German private schools. These schools flourished first and best in cities with a strong German population. They were so well attended and the personnel of the teaching staff of each was so superior that they quite overshadowed our then struggling and oftentimes crude public schools. In 1831 there were only 400 pupils in the public schools in Cincinnati, while, 1,500 attended the German schools.

To-day, the German private schools have all but disappeared. The great improvement in the public schools, the fact that they began to teach German, and the passing of the generation of great Germans who founded these schools, brought about the change. Only 10 German private schools are given in Professor Handschin's bulletin, and for these there are no statistics. One of these schools is the German-English Academy of Milwaukee. A very conservative estimate of the number of pupils in these schools would be 1,000.

The teaching of German in the elementary schools has been debated a good deal, especially in the North and West. Generally, German as a branch of study in the elementary schools has been viewed favorably in the "German Belt." But there has been a good deal of adverse criticism of it. In Dakota, Minnesota and Missouri the situation must have been serious, for the state superintendents there have called attention to the fact that in some schools the entire instruction was in German, since the teachers could not speak English.

In order to sanction the instruction in the German language, laws were passed in several states. We find such laws in Pennsylvania, passed in 1837; Ohio, 1873; Indiana, 1870; Oregon, 1882; Colorado, 1887; Minnesota, no year given. The last state passing such a law was Nebraska, where the "Mockett Law" was passed in 1912. This law provides, that if 90 pupils demand instruction in a foreign language three months before the opening of such school, such petition must be granted. As a consequence of this law, the cities of Lincoln and Omaha are considering the introduction of German into the grades. There is a good deal of interest shown in the question of teaching German in the grades at the present time. In several instances the "National Alliance" (Nationalbund) has given the impetus and has assisted the movement.

The number of pupils receiving instruction in the public elementary schools is given by Professor Handschin as 231,673. But these figures have been debated a good deal. They were published in 1900, and the number, no doubt, is much larger to-day. It has been impossible up to this time, to obtain correct statistics on this point.

In the normal schools, modern languages receive attention. From catalogs of 127 such schools, 68 report courses in German; 23 schools

teach it four years; 22, three years; 23, two years; and one school for one year.

When we consider that there are 196 public and 68 private normal schools, with an enrollment of 88,561 (Rep. of Com. 1910), the magnitude of the modern language work of the normal schools is apparent. A conservative estimate of the number of students pursuing the study of German, say, 10 per cent, would give us 8,856 students in the normal schools.

The whole number of persons studying German in the United States is:

Parochial Schools	400,000 .
Denominational Schools	4,500*
Colleges and Universities	18,418†
High Schools and Academies	137,474
Private Elementary Schools	1,000†
Public Elementary Schools	231,673
Normal School's	8,856†
Total	801,921

* Partly Estimated. † Estimated.

The question of introducing German into the 7th and 8th grades of cities in our state appears to be a simple one. If the demand for instruction in German were made by a sufficient number of parents, I have no doubt, it would be granted. I know of no case where such a demand has been refused. The question seems to be one of arousing the interest of a sufficient number of parents. It seems to me that the "State Alliance" (Staatsverband) of the "National Alliance" (Nationalbund) and the "City Alliance" (Stadtverbände) are the proper organizations to begin the agitation and arouse interest in the matter.

The advantages of teaching German in the two upper grades are apparent. The vocal organs of the pupils are still pliable and a better pronunciation will be obtained by the pupil at that age than we could possibly get later, provided the teacher herself possesses that necessary qualification, a good pronunciation; a very important point in the teaching of German. Pupils are less self-conscious and at that age will speak more readily. At the age of 13 or 14 the memory is good and pupils will, at the end of two years, have a fair vocabulary. Pupils thus prepared will gain much more in a four years high school course. No one will deny the great advantage of such a study of German in the grades, provided it is taught by well prepared teachers.

One of the most important chapters of the bulletin is Part II, "List of Works on the Teaching of Modern Languages" chronologically arranged. The list covers 33 pages for German alone. It is the most

complete list I know. Of the journals which open their pages to articles on the teaching of modern languages, "Education" contained 15 in 28 years, "School Review" 48 in 21 years; "Educational Review" 16 in 20 years; and the "Monatshefte" 72 in only 12 years; thus making the "Monatshefte" by far the best journal for the teacher of German.

Chapter XIV is devoted to the "Method of Teaching Modern Language." Let me close by giving Professor Handschin's summary of the direct method:

THE TESTS OF THIS METHOD ARE:

1. Phonetic drill in the elementary stages of the instruction.
2. The foreign language is the medium of instruction.
3. Reading forms the center of instruction, but there are well planned conversation lessons at each hour.
4. Grammar is taught inductively, in part or entirely.
5. The teaching of composition is limited to "free composition," i. e., original writing on a set theme, or on a reading lesson, etc.
6. Translation into the mother tongue is limited to a minimum.
7. Object teaching is used in the early stages.
8. "Realien" are used extensively.

EXTRACTS FROM THE MESSAGE OF MICHELANGELO,

WILSON S. NAYLOR, Lawrence College.

The sculptor and painter have messages to give just as surely as have the writer and orator. The alphabet and rhetoric are different. Line and mass, light and shade, color and modeling, perspective and composition, are the means by which the plastic artist spells out his words and phrases his message. If there be no message, there is no art. One would as well speak of amputation for amputation's sake, as "art for art's sake." Rhetoric is a vehicle of thought. It must be judged by its facility in conveying and vivifying thought. Beautiful words and perfect phrasing are burlesques upon rhetoric unless they perform their function in reference to a message. The same is true of the mechanics of music, sculpture and painting. The artist wants to express himself to the world and use his lines, colors, mass, composition, as a medium best adapted to his purpose. We shall find abundant verification of this insistence upon the message in the art of Michelangelo.

The time of Michelangelo (1475—1564) was one of transition. A thousand years before, the virile but crude Barbarians had submerged

Roman civilization throughout Europe. In England, Germany, France, Spain, Italy, there was the same story of the overthrow of Roman government and the destruction of Roman and Grecian learning and art. The best that Rome and Greece ever produced in manuscripts, paintings, made bonfires for carousing soldiery. The priceless treasures of a Phidias and a Phaxiteles, were wantonly shattered into fragments, burned into lime, or buried by the rubbish of generations incapable of appreciating their value. After twenty-five generations of mingling and mixing of blood and slow perfecting through a millenium of new racial aspirations and ideals, the peoples of Europe slowly awoken from the long sleep of the Dark Ages and gradually came to an appreciation of the noble and beautiful in the ancient Roman and Grecian civilization, which their forebears had so ruthlessly destroyed or suffered to decay. Fragments of ancient literature, sculpture, architecture were sought after and valued as beyond the price of precious gems. Princes and wealthy merchants vied with each other in their homage to the humble scholar or authority upon the classics. Societies were formed for the study of literature and art. Culture became a fad, a craze, a religion. Into such an atmosphere Michelangelo was born.

I. The Renaissance, or New Birth, is the name given to this transition period from the Dark Ages to modern times. Our lack of perspective makes us think of it as a sunburst upon a period of intense darkness. While the transition was gradual, the final result was none the less radical. We must remember that it was not simply a new birth of classic interest. The human faculties are so mutually complementary that you cannot awaken one without awakening the other. Consequently the Renaissance is a new birth also in religion, discovery, invention, human interest and national consciousness. But while the whole man was thrilling with the pleasure of new life, there was also the poignant pain of travail. Humanity is normally conservative. Every change is a kind of a shock to the nervous system. We trust the old, however false, far beyond its due; and are skeptical of the new, however true. The period of the Renaissance is not an exception. As must be the case in social organisms the false was manifested by social irregularities and violence. Intense love of the classic was often accompanied with moral looseness. Thus it follows that in attacking immorality, religion often mistook its foe and attacked the classics.

II. Italy was the Home of the Renaissance. There the new age was Christened. Italy as nowhere else was the home of both classics and religion. Under the misconception that they were inherently antagonistic, these twin sisters in the expression of the beauty of form and the beauty of spirit, were forced into the sharpest conflict in Italy.

There too, the travail or readjustment in politics was most painfully intense. It produced the warring city-states, the age of the despots and the Holy Roman Empire. It was in Italy, also, that racial consciousness came into direct conflict with the classics. Out of that conflict modern Italian, fathered by such men as Dante, Petrarch, and Boccaccio, supplanted the ancient Latin as the literary language of Italy.

III. Florence was the Birthroom of the Renaissance. In this city on the Arno was concentrated the joy and the pain, the anticipation and the despair, the thrilling pleasure and the poignant grief of the age as if this city were the birthroom of the ages to follow. Strange are the contrasts written upon every page of the history of this period in Florence. Here the parties of the Pope and the Emperor, the Guelf and the Ghibbeline, the Bianca and the Neri, were most bitterly pitted against each other. Florence was the home of Dante, the crystal-clear soul of honor, and of the politic, time-serving "Macchiaeavelli." It was in the Florentine Cathedral that the refined, cultured, classic Pica Mirandelo felt his hair rise on end as Savorola thundered his prophecies of judgments against the city and her cultured rulers. It was there that the Medici tyrants trampled upon the liberties of their people while their hands doled out benefices in charities, churches, founding asylums, and conspicuously in St. Mark's Monastery where Fra Angelico painted his angelic Madonnas and human angels.

IV. Michelangelo personalized the passions and conflicts of the Renaissance as no other. He was a Florentine of the Florentines, in whom all the surging, clanging voices and motives of the Renaissance are most vividly reflected. No other contemporary, whether in politics, religion, literature or the plastic arts, seems to have breathed so deeply of the conflicting spirit of the age. Leonardo Da Vinci was a speculative spirit. He was more of a humanist than a classicist. In him there was little of religious devotion and pain. Botticelli passed through all the phases of interest of the time. He began as a Pagan classicist, passed through a period of patriotic humanism, and ended in deep religious devotion. Michelangelo, throughout his entire life, was a classicist in his love of perfect form and ideal beauty; a humanist in his breadth and depth of human interest and in his exaltation of learning, but through it all there was a deep religious note in that he dominated form and beauty by the spiritual. These old and new voices and motives are reflected in his wavering, battling disposition. Many of the unfinished works that he has left us are due entirely to this internal strife. It is true that his feeling of loyalty to the Medici for their patronage was at variance with his resentment against their tyranny over Florence. It is true that his loyalty to the church conflicted sharply with his abhorrence of the immorality and violence of

the popes. It is true that his imagination ran beyond his power of execution. Whose does not? The situation was peculiarly trying to an excessively sensitive and suspicious disposition. It is here that the cause for unfinished work seems to be found rather than in the fact that he had hard taskmasters. How like he is to the living spirit of the Renaissance—this strange period of transition from multiplex confusion to order!

V. Michelangelo personified the Renaissance, in his treatment of the human nude. Florentines excelled in their appreciation of the significance of things. For centuries art had been dwarfed and paralyzed by the straight-jackets of the commonplace and obvious. The appreciation of the significant in the acts of a subject or the significant moment in the action itself, is what differentiates Giotto from Cimabue and his Byzantine conventions; Massaccio from a century of Giottoesque copyists; and Donatello from a world of commonplaceness. Michelangelo, however, another Florentine, was the first to discover the preëminent significance of the human nude for expressing both material forms and spiritual ideals. He was the first since the Greeks to discover that there was no other object in all the range of art subjects with such artistic possibilities as the human body. The human nude is the only object that one does not need to anthropomorphize in order to realize. Tactile values, illusion of touch and movement as conveyed by an artist, are the *sine qua non* of both sculpture and painting. There is nothing physical so tactile as the human body—nothing so capable of creating the illusion in the mind that you can see it vibrate with the breath of life, or feel its shape and softness to the imagined touch. Michelangelo was the first since the Greeks to appreciate this preëminence to the human body in artistic possibilities.

The spiritual significance of the human body as a means of artistic expression is even more patent than the material. The body is the temple of the spirit. There is nothing, therefore, in the realm of nature that ought to be so capable of expressing spiritual ideas and ideals. If the human body is the most perfect object in physical nature, and if God be the author of nature, then the body possesses supreme spiritual artistic significance. The fact that so much of artistic treatment of the human nude is vulgar, does not gainsay the foregoing. It simply means that in the human nude we have summarized as in no other object, the whole range of artistic possibilities. Therefore, the sublime and the vulgar are in close proximity. It depends upon the interpreter to emphasize one or the other. Now it is a notable fact that although the human nude was Michelangelo's one language, one looks in vain for a single vulgar line in all his work. Although even his draped figures reveal the human form beneath, the

figures are never themselves suggestive of erotic ideas. He never used the nude for the sake of nudity, but for the purpose of interpreting spiritual ideals.

It must be evident from his love of the human body for the expression of his ideas, that power is the dominant note in Michelangelo—emotional, intellectual, moral and spiritual power. Both his painting and his sculpture are life-enhancing and life-invigorating. This love of power so reacted upon himself and his art that in a sense his nudes are all masculine. There is no virginal freshness about his women. Still, there is no vulgarity about their masculinity. They are made strong to bear burden and pain. He even uses the masculine gender in speaking of his most intimate lady friend, Vittoria Collona.

VI. The message of Michelangelo is therefore the interpretation of the passion and the pain, the joy and the burden, of the Renaissance. This he expresses by the portrayal of humanity's common life in the language common to all, of whatever race or speech—the human body. Landscape and animal life, convulsions of nature and rocking worlds are inarticulate in the rarified atmosphere of his lofty genius. He must have a language that will express a greater, deeper truth—that the whole creature, the human temporal life, groaneth and travaileth in pain together until now, waiting for the redemption and the manifestation of the Sons of God.

Michelangelo's principal works furnish abundant illustrations of the interpretation he put upon different subjects, but more particularly the interpretation of his time through his individual treatment of these subjects. Possibly there was no influence so powerful in shaping the spiritual life of the youthful artist as that of Savonarola. When the fiery preacher was burned in Florence, Michelangelo did not seem to be so deeply affected as was the broken-hearted Fra Bartolomeo, but he did in stone what the other did on canvas. He executed a pieta that is the purest and the most spiritual of all his works. It immediately attained first place as a masterpiece. It is a union of sublime esthetic beauty with profound religious feeling. The powerful body of Mary holds with easy grace the full sized-body of the Christ which reclines as in deep slumber across her ample lap. She looks down upon her son with utmost love and tenderness as if reflecting upon the words of Simeon thirty years before: "A sword shall pierce through thine own soul also." Her left hand is extended in graceful posture as if she were echoing her response to the angel of annunciation: "Behold the handmaid of the Lord; be it unto me according to thy word." It speaks of Michelangelo's resignation in this instance, that he could thus comment upon the tragedy that had robbed him of his great ideal of human leadership.

David is Michelangelo's version in stone of his declaration that it was not murder to kill a tyrant, because a tyrant was not a man but a beast with a man's face. The Medici house was the Goliath ruling over Florence at this time. The citizens wanted a statue for their public square. Michelangelo carved the giant killer as a comment upon the need of the hour. It was placed in front of the Palaxxo Vecchio, almost facing Donatello's Judith, with the head of the tyrant Holifernes, which is not only a kindred subject but was executed for exactly the same purpose as David—as a rebuke to tyranny and a stimulus to independence. There is far more than imposing size to suggest majesty and might in the giant boy, David. The conception is strikingly vehement. "He seems swollen with disdain and melancholy." There is a spirit quailing and awe inspiring force suggested. The jaws are violently contracted, the nostrils intense and quivering, the larynx rises and the sinews of the left thigh tighten as the hand grips the sling ready for the next moment when the whole body will describe a curve forward. The whole statue is suggestive of the imminence of swift and sudden energy that inspires the confidence of victory.

Nowhere does Michelangelo more eloquently reveal his own comment upon the times in which he was living than in his groups of Day and Night, Dawn and Twilight. These noble forms of men and women seem to be tenanted by spirits that are pursued and harassed with fear and foreboding by day, and tortured with nightmares in their troubled sleep. Michelangelo's own comment in response to a compliment that a citizen paid to his masterly work is positive testimony to this. The citizen wrote the verse and put it in the mouth of Night which made her say:

"The night thou seest here, gracefully posed
 In active slumber, was by an angel wrought
 Out of this stone; sleeping, with life she's fraught;
 Wake her, if you do not believe; she'll speak to thee."

Michelangelo, finding the card, in response wrote, and placed in the mouth of Night:

"Dear is my sleep, but more to be mere stone
 So long as ruin and dishonor reign;
 To hear naught, to feel naught, is my great gain;
 Then wake me not; speak in an undertone."

The most stupendous single work of the great artist was the ceiling of the Sistine Chapel. Here in the central spaces he sketched in glorious forms the progress of the world to the imperative demand for redemption from sin. Around the outer part of the ceiling, close to the wall, he presents the prophets of Israel and the sybils of Greece, as rep-

representative of the prophetic voices that promise redemption. Possibly in no other figure of the whole group has he put so much of himself and so pertinent a comment upon the disastrous condition of his beloved Italy, as in the figure of Jeremiah. It is no far fancy to see in the gigantic figure of the prophet, weeping over the destruction of his Judah, the figure of Michelangelo himself mourning the ills and wrongs of Italy. The last judgment on the altar wall of the Sistine Chapel, while revolting as a portrayal of religious ideals, is most interesting as the powerful expression of the hopeless vengeance of the patriotic painter.

The Deposition in the Florentine Cathedral, is well characterized as the most personal and most pathetic of his works. It was designed for his own monument and he himself appears as the person of Nicodemus who sustains the body of the reclining Christ. It was the last work of his master hand and shows marks of his attempts to destroy it. When in his last days, he realized that he could not bring his execution up to his idea. Frequently he would rise from his bed in the last months of his life, put a candle in his cap and renew his work. His old, sad face looks down upon the limpid body of the Christ supported by Mary, strong even in her grief, and by Mary Magdalene whose feeling of unworthiness permits her simply to touch the descending body with the tips of her fingers. The whole group exhales a deep, soul wracking penitence, and a love beyond expression.

SOME FIRST PRINCIPLES OF HISTORY TEACHING.

ALBERT H. SANFORD, La Crosse, Wis.

It is an important purpose of Historical Associations and Conferences to keep their members in close touch with the latest movements in the study and teaching of this subject. Hence, programs for such meetings as this are very properly made up chiefly of papers that deal with new materials, new points of view, new devices and fresh illustrative materials for classroom use. These papers inspire teachers to new endeavor; they shake some of us out of the ruts; and they keep alive in all of us the spirit of progress.

This is just as it should be; but I am going to ask your indulgence this afternoon while I depart somewhat from the customary type of papers and deal with another phase of History teaching. I would emphasize, not what is new and fresh in this field, but some old principles that must not be forgotten if we are to be good history teachers. Too often, we answer the question. "Is this teacher doing good work." in

terms of new methods and improved appliances. I would answer it this afternoon in terms of settled principles upon which we shall all agree.

What I have to say will seem trite to some in this audience; and lest I be understood let me say at the outset, that no one appreciates more than I do the value to every History teacher of the new methods and materials that are being placed before us by our leaders in this field. Your presence here to-day is evidence of your faith in the possibility of advancement, and I would not be understood as advising for a moment any faltering in your determination to keep up with the newest and best things.

Now, assuming that we agree upon this matter, I venture the assertion that the first vital test that should be applied to the work of a History teacher does not ask, is he informed upon and inclined to use what may be termed "advanced methods" in his work? But rather, does he appreciate and apply in his classroom certain "first principles" of all good teaching without which the effort to employ the so-called advanced methods is "vain striving?"

Twenty years ago, no such contrast would have arisen. It is just twenty years since the Committee of Ten met in Madison to consider the teaching of History. That was the first step in the history of two decades of remarkable progress. The American Historical Association had been founded a few years earlier. These events were followed by the formation of the sectional historical associations for New England, the Middle States, the North Central States and, more recently, for the Mississippi Valley States. In the meantime numerous State History teachers' associations, like ours, had been formed. In 1899 came the epoch making Report of the Committee of Seven, and in 1909 the publication of the History Teacher's Magazine began. Meanwhile new textbooks and books upon the teaching of History appeared. The Report of the Committee of Eight and the revised Report of the Committee of Seven complete the list of important events in this history of advancement. One who has lived with these events as a teacher, realizes the revolution they have brought better than can any youngster in the business. You, my young History teaching friends, can scarcely realize the depths of degradation in which your occupation was sunk twenty years ago; nor with what toil of mind and soul the high ground you start the race upon, was won from the enemies of progress.

Allow me to enumerate, as a digression from my main theme, the long list of "new ideas" that have been born and brought to maturity during these years. This was first—the idea of getting away from the textbook for the reading of references and the making of bibliographies. Next, the source method found its advocates. New courses in History were organized. Notebooks were introduced, together with the writ-

ing of themes and the short and rapid quiz. Topical outlines and printed syllabi were proposed for our classes. The correlation of History and Civics and the relation of History and Economics and Sociology took the place of the former emphasis upon military and political history. Suggestive questions and synchronistic charts were brought into use. Later, we had type lessons and emphasis upon various kinds of map work; while now the talk is of pictures, lantern slides, models, and museums; of constructive work, dramatization, and finally historical pageants. What a list of achievements!—about one for each of the twenty years of progress. Each fresh contribution has found its enthusiastic advocates. Most of them have passed through the typical stages of historical progress—viz., rise, culmination, and decline. But all have contributed more or less to the general stock of knowledge, and elements from all now enter into the ideals of up-to-date History teachers and find place to greater or less extent in their actual work.

In addressing you to-day I shall not attempt to add another to this long list of "new methods" in History teaching; but shall content myself with recommending them all to your consideration; for I believe in all of them—more or less, and I practice some of them—more or less. With this introduction, I now assume the role of "old fogey" and return to the argument of my original thesis, viz., that the first test to be applied to the work of the History teacher should not be made with reference to his use of the so-called "advanced methods" in his work; but rather to his application of certain fundamental principles of all good teaching.

In the first place, I should apply this test: are my pupils learning to study the textbook? Within my experience, I have found the greatest lack of high school graduates to be their inability to do this. For instance, students come to my classes without the habit of looking up in the dictionary the meanings of the strange words in the lesson. Very few have yet come to my attention who seemed to have gained the conception that such a course of procedure was either necessary or desirable. Here is a perfectly simple, elementary proposition: how can one learn a lesson without knowing the meanings of the words that it contains? So great is this fault in the scores of high school graduates that enter my classes each year that I find it necessary at first to pick out the unusual terms when making an assignment; next, to warn them that there are such terms in almost every lesson; and finally, to threaten them with failure if they do not mend their ways! But all to no avail. In twenty weeks I am unable to counteract the training, or lack of training, of past years. Here, then, is room for a new crusade in History teaching. Let us drop out source books if necessary and forget for a time our notebooks, charts and pictures; but let us begin at the foundation and build up good habits of study.

Here is another simple test that any teacher may apply to his own work: are my pupils gaining definite, concrete conceptions, or are they merely memorizing words that have no real content? Take the first opportunity to ascertain from your pupils what mental conception they have when they study and recite such words and phrases as these that I shall now mention as illustrations. *To issue money*—I have never yet found a High School graduate who was ready without assistance to tell what actually happened when Congress issued paper money. *The United States Bank*—what were the actual business operations that were conducted over its counters? *The tariff*—who collects the duties; when, where and from whom? *The Whig Party*—what people do your pupils think of, when they use that term. *A crisis*—ask your pupils to describe what they would have seen had they been present when a crisis was in progress. *Whitney's cotton gin*—can your pupils tell from the picture in the textbook where the cotton went in, and exactly how the fibre was separated from the seed—or were the seeds pulled out of the fibre? Do you realize how many of the phrases used in our History recitations are figures of speech? We say “trade was cut off” or “the country was flooded with goods.” Ask your pupils to translate into plain English every such figure.

The point of failure in many cases is the lack of a conception of human motive; something happened—because the book says it did—not because of any impelling motive that you or I would be subjected to under certain circumstances. I find it helpful in such cases to imagine John Smith in New York or William Jones in London or elsewhere, and then try to realize the feelings and motives of those individuals. Help your pupils to realize that the men and women of the past are something more than mere figures or manikins moved here and there at the dictation of the historian. This is a very elementary principle, but, if I may judge from experience, a much neglected one. Every recitation offers opportunity to test pupils upon the concreteness of their knowledge. The failure to do this testing may confirm them in old habits of vague thinking and the learning of mere words.

In the next place, I should judge of the efficiency of a History teacher by his handling of the geographical data of the lessons, as much as upon any other point. One of the greatest deficiencies of the high school graduates entering my classes is their ignorance of geography, coupled with their lack of comprehension as to its importance in the study of History. What shall I think when many of them are unable to locate Philadelphia on the map—or when they locate it in the north-west corner of Pennsylvania? They have learned that here the Declaration of Independence was signed; here Washington and Howe marched their armies; and here the Constitution was framed. What geographical conceptions were in their minds at such times? I have

never yet found a high school graduate who knew where the Shenandoah River is, although all of them must have learned—no, not learned, but studied and recited—what happened in that valley during the Civil War. And I have almost equal difficulty when I ask them to locate Jamestown or Plymouth. I find it necessary to remind pupils that everything important in the history of our country happened somewhere *on earth*; and that the place where an event occurred is an essential part of the story of its occurrence. No pupil should be allowed to proceed with a recitation until he can point out on the map the places involved in the story.

Now, since this paper has started out upon a mad career of fault-finding, it may as well proceed farther along that line. Allow me to say first that I have as interesting, as earnest and as faithful a group of students as a teacher may wish. I know, also, that after passing out from my classes there are serious gaps and faults in their historical equipment. However, I am merely pointing out ways in which in my judgment, they might have been better prepared to undertake advanced work in History. Unless these fundamental things are attended to, viz., correct habits of study, concreteness of ideas, and attention to geography, your pupils are handicapped for the work in normal school, college or university.

Here is another method of testing whether your pupils are acquiring loose or scholarly habits of thought: do they persist in projecting their ideas of present conditions back into the past. For instance, I find it difficult to impress students with the fact that in colonial times (and much later, too, New England was an agricultural section with very little manufacturing in factories. Again, they insist that in colonial times cotton was an important southern product. They do not realize that slavery once existed throughout the North; that there was a strong anti-slavery movement in the South; and that all of the Southern States once forbade the importation of slaves; also that the Republicans were not originally abolitionists. These are but illustrations of a faulty habit of thought. It requires a distinct effort to reorganize one's mental conceptions; but therein lies one of the principal values of the study of History.

Another excellent test of our efficiency as teachers is formed in the answer to the question, do we constantly make the connection between the past and the present? Do we ask pupils who are studying the navigation laws, what is done to catch smugglers to-day? When the Stamp Act of 1765 is under discussion, do we bring into view the stamp act that is in force here to-day? When we tell about the western State claims, do we ask what State claimed the land on which the schoolhouse stands. Does the mention of the Scotch-Irish of colonial times bring to mind present day events in the Scotch-Irish section of

Ireland? Does the present good roads movement find a place in your discussion of internal improvements? Did you have something to say about Perry's victory on the tenth of September last? Is the new tariff law mentioned when earlier ones are under discussion? Do your pupils see and handle United States notes, National bank notes, and gold and silver certificates?

These are very simple matters, yet they illustrate an important principle of good teaching. If I may judge from observation, many such opportunities to connect past and present are almost entirely neglected in elementary and high schools. And thus we fail to add interest, vividness, and concreteness to our lessons. In other words, the study of History is too *bookish*. The world of yesterday is a far-off place, up in purple skies and amid hazy clouds, having no direct connection with and no vital bearing upon the world that we live in to-day.

It is this bookish treatment of History that accounts for the too frequent dullness of the recitation. A graduate of the University once came to me for advice, saying that his greatest difficulty lay in the fact that he always "got over" the lesson long before the end of the recitation period. But that was years ago. Surely no one to-day merely hears pupils tell what they read in the textbook and calls that a recitation.

Here is another test of good teaching: What proportion of the questions raised in many recitations are asked by the pupils? In pupils' questions we find evidence of their mental alertness, their grasp of the subject, and the concreteness of their ideas. It is the work of the teacher to turn the listless, merely receptive attitude of his class, if such it be, into one of self-activity, and to create a critical, inquiring mental atmosphere. To do this, do not let the subject matter obtrude itself too much between you and your pupils. Make the personal appeal to John and Mary: what would you see if you were there? how would you feel, what would you do, for whom would you vote?

It is merely putting these ideas into other words when I plead that the work in History be made *vital* rather than *formal*; that we study, learn, and discuss *ideas* instead of *words*; that we ask pupils to be as exact, as clear, and as concrete in their ideas as they will have to be when they leave school to go behind the counter, and into the kitchen or the shop. Finally, I would have the teacher become unconscious of his scholarship and be as human in the classroom as he is at the dinner party or at the ball game. Informality of expression, good humor, and lively comment are as much in order in one place as the other. Our classrooms will be greatly improved if they lose some of their solemnity and formality, if this exists, and take on a touch of the polite geniality of good society. Such a spirit will go far to relieve the monotony and to vitalize the study of history.

Before closing this catalog of complaints, I raise the question, should the work in History train pupils in anything besides History? Is it successful, no matter how much history is learned, if the pupils do not acquire the habit of standing erect, upon both feet, without other physical support, and talking logically upon a topic, in good English and with clear enunciation? May I venture the assertion that the ability of our pupils to do this is not an improper basis for judgment as to the character of our work? If pupils do not acquire these desirable habits in the History class, where will they acquire them? It is my contention that when, in our eagerness to teach History we neglect some of these fundamental things, we are failing in one of the most important purposes of History teaching, viz., the training of cultivated men and women.

I fear that this discussion of faults and failures must have had a depressing rather than an inspiring effect upon my audience. It may at first thought seem to urge teachers on to the drudgery, rather than the higher walks of History teaching. But I promise that those who apply in their work the methods and principles here proposed will find in them much delight. Let the teacher turn his attention occasionally from the rehearsal of subject matter to an investigation of the pupil's mind. Herein lies one of the richest fields of endeavor for any ambitious teacher of History.

Let us not, then, turn from the new movements and fresh materials offered by our progressive leaders in this department of school work; but, accepting the best and most that we are able from their results, let us at the same time attend carefully to the fundamental principles of all good teaching and thus lay the foundation for the future progress of our pupils.

REPORT OF THE MEETING OF THE HIGH SCHOOL COMMERCIAL TEACHERS.

President John F. Fowler, N. D. High School, Milwaukee.

Secretary Robt. H. Butler, La Crosse High School.

The Commercial Teacher's Conference was called to order at 2 P. M. November 7, 1913, in the Council Chamber of the City Hall. The meeting was well attended. Fifty-six commercial teachers were present besides a number of city superintendents, high school principals and others interested in Commercial Education.

After listening to the reading of the minutes of the previous meeting the following program was taken up.

Address, "How to interest Students in Commercial Geography." G. L. Collie, Dean, Beloit College, Beloit.

Address, "Modern Business Ethics." S. W. Gilman, Professor of Political Economy, University of Wisconsin, Madison.

General discussion on the following question. Is Coöperation Between Regular High School Departments and Commercial Departments Feasible?

The following are briefs of the addresses of Professors Collie and Gillman.

R. H. BUTLER

HOW TO INTEREST STUDENTS IN COMMERCIAL GEOGRAPHY.

G. L. COLLIE, Beloit.

Geography, like other educational subjects, is a matter of evolution. It has passed through phases like the following:—Political geography, physical geography, physiography, commercial and industrial geography, for the two should be treated together. Physiography which concerns itself with the surface features of the globe and their influence upon man, is a passing study apparently and commercial geography is slowly but surely taking its place. There is reason for this transfer, man himself is the most essential thing here upon earth, not the world about him; hence a subject which deals with man's use of the earth, what he does to it and with it must outweigh in importance the more impersonal physiography. Commercial geography is bound to have a very commanding position in the curricula of the schools and it will in time probably largely replace physiography, though I wish both might be retained.

I have been asked to discuss with you in a brief, informal way, some of the methods which might avail to interest pupils in this coming subject. I do not profess to cover the whole field but hope that much may be left for discussion.

First:—The teacher must have a personality, he must be a traveler, if possible, but if not a diligent reader. "Reading makes a full man." A teacher full of the subject is not going far astray in devising methods to make the work of interest. The teacher should be a lover of the subject; there are no rules for making lovers, they just grow. An enthusiastic teacher is a prime requisite then, nothing is so contagious as enthusiasm. If you can inoculate a pupil, not so much with knowledge as with an enthusiasm for its pursuit, you will have little trouble in maintaining interest.

Second:—Show all you can through the eye. 80 per cent of our knowledge comes by that route. The eye channel is the quickest, most appealing and most impressive method of bringing knowledge to the mind.

Therefore use pictures freely—there are of course, all sorts of pictures; some tell a story worth while, others do not. Those found in modern texts however are generally above reproach. In order of importance I would grade pictures as follows:—a. Those cut from magazines or newspapers, illustrations from textbooks, etc. These pictures may be shown to the whole class by means of the reflectoscope or they may be utilized individually in laboratory work. b. Photographs. c. Stereoscopic views d. Lantern slides. e. Moving pictures. The problem of securing good machines and films is an important one and deserves discussion.

Third:—In this same category belong museum specimens of all kinds, those which illustrate objects not easily secured in our own region as well as those serial types which illustrate processes and methods. A good illustrative series is expensive, but it is very valuable. I wish the state department of education or the university might be enlisted to prepare sets of specimens to be loaned to the public schools, which would adequately illustrate the topics discussed in commercial and industrial geography.

Fourth:—In order to stimulate interest take up a fundamental subject like agriculture. Let students visit farms, there they can work out many of the most important principles of commercial geography, such as those that relate to production, transportation, exchange, etc.

Pupils soon find that a given region is producing certain foodstuffs in response to what? It may be a matter of soil, topography, rainfall, neighboring markets, etc. In turn the men of the community are engaged in following certain occupations forced on them by conditions of environment. This fundamental fact is as true of large areas such as Italy or Sweden as of your own community.

Set pupils to using the Agricultural year book and other publications of the Department of Agriculture, or those issued by the university. Subscribe for a month for some agricultural paper like the Breeders' Gazette or Hoard's Dairyman or Better Fruit, published at Hood River, Oregon. Find out not only the methods employed by progressive farmers but learn of the trends in agriculture, find out what the more advanced workers are thinking about. If you want a wider outlook over the agriculture of the world ask your congressman to supply the school with the Daily Consular Reports. This daily paper issued by the federal government is a very valuable source of information on all sorts of conditions in trade, business, agriculture, etc., everywhere on earth.

You will find intelligent farmers in most communities, who can tell much about the methods used in the breeding of better grain.

Many problems connected with increased production of grain and live stock can be worked out by pupils within sight of the schoolhouse belfry. Set pupils to inquiring about the methods of feeding stock, fertilizing soils; let them inquire into the relation of birds and insects to agriculture. Let them investigate soils, if nothing more than a test tube is used; this with a little water will tell much.

Let them study soil erosion; this can be done in almost any field on any American farm. Let them inquire into the matter of tillage, drainage, tiling, swamp reclamation and their relationship to increased production, and to the welfare of the world.

Get your pupils to study at first hand the question of transportation. Let them see paths, which were the primitive roads; let them follow a cow path and note its relations to topography. Then they can well follow up the question of road location and road construction.

Let them be intelligent upon the question of good roads and their relation to the matter of transporting loads to market.

Put your pupil at the task of investigating the industries of the community, simple though they may be. A boy by finding out all the facts in connection with the laying of a cement walk is becoming acquainted with some of the most important factors in manufacturing.

In the same way the investigation of a carpenter shop, a blacksmith shop, a sawmill, grist mill, butter or cheese factory is of value.

He sees the working up of raw materials into useful form and that is the essential of manufacture.

Five:—Get **into touch with pupils in foreign lands**; the plan of corresponding with such pupils is quite general now in our high schools. This might serve a useful turn in the line of finding out about industries of various kinds in these foreign lands. Pupils thus might realize the way agriculture is carried on, what is produced, how utilized or marketed. Pupils of the average kind would be greatly interested in such correspondence. **In the same way** by using the help of the various mission boards it would be impossible to get into touch with missionaries in all parts of the world and material of prime importance could be gathered together.

Six:—Geography now has a marked economic aspect; there are many questions arising in this connection which have two sides and are therefore debatable. Much can be done to stimulate interest by arranging for debates at certain intervals. Thus the question of subsidies in shipping might be discussed, or the value of the tropics as a colonizing area, or the relative value of the Japanese sailor vs. the Anglo-Saxon. Debates might be held on the relative merits of articles used in trade or articles of trade. Thus for example: The relative merits

of the oil-burning vs. the coal-burning engines; rubber vs. leather; relative merits of various textiles and fibers. This sort of discussion should not be overdone but it offers a valuable opportunity to pupils to investigate important matters and to set forth their results in orderly fashion.

Seven:—In somewhat similar vein ask some leading question to be answered at the next session of the class.

Eight:—Hand out topics to each member of the class and make the pupil responsible for current knowledge of it during the month or the semester. Get him to find out all he can concerning it from various sources.

Nine:—Make one or more students responsible for all matter relating to commercial geography found in certain current magazines such as the Review of Reviews or the World's Work. Let them hold the job for a month or six weeks then pass it on to others.

Ten:—Appoint one or two pupils for a week or two to interpret the commercial columns of the Chicago Tribune or the Milwaukee Sentinel. Let them note the variations in the production of petroleum and its fluctuations in price, and the same with respect to wool or to live stock in the Chicago market.

Eleven:—Take up a subscription or secure money in some way and send one of the class who has an investigating turn of mind to the nearest large town and let him study the question of the manufactures of the place, the question of transportation facilities as represented by the railroads, the switching facilities, etc., and come back ready to make a report on his findings.

Many other methods might suggest themselves but I am only acting as a curtain raiser and trust that other and more important suggestions may result from a discussion of the subject.

A recent writer on Commercial geography has said that there are six things that mankind wants and must have and commercial geography is concerned with these six things and their distribution. The six are as follows:—Food, clothing, shelter, fuel, tools and materials of industries, and luxuries. The matter that I would like to emphasize in all that has been said is simply this:—Much that concerns these six things, their production, their manufacture, their distribution and the laws that underlie all of these operations may be largely worked out by pupils in simple fashion, without the aid of textbooks, in any hamlet of the state. All that is needed is the guidance and direction of a competent teacher.

MODERN BUSINESS ETHICS.

S. W. GILLMAN, University of Wisconsin.

"Modern Business Ethics" should be considered from our standpoint as teachers in high school, secondary colleges and university. It is proper for us to consider the extent to which it is desirable to give an expression with respect to moral and spiritual values: the extent of the teachers moral influence. It is matter for congratulation that we need now look at each other with scared faces when speaking the words "ethics," "morals" or "religion." We feel strongly that teachers have a great responsibility for the proper treatment of the topics concerned with higher moral and spiritual values. Serious problems follow the universal tendency of youth to seek reputation on the side of technique merely and especially in the vocational courses to worship financial success and to acquire dexterity, and to produce certain results by methods that are demoralizing, uncertain and unsafe. It is our task to curb certain prevailing tendencies and to foster others and we should consider it a high privilege to contribute to the *balance* of young people, properly interpreting to them the fierce cry for results, ever increasing and ever more shrill. The shrieking cries for people of capacity in the world seem to be regarded as a challenge to produce results by gymnastic delirious leaps and by brilliant short-cuts. Into this situation there must be constantly introduced in a straight forward way proper consideration of ethical values. Thorough, well balanced, educated manhood is our object if we are fit for our work. The ideal man or woman of affairs. What must be the equipment? Just, fair, worldly wise, in perfect poise, calm in mind, above reproach, with a fair proportion of school life devoted to preparation for social, political and business temptations.

Every young person naturally thinks of dramatic money success, of the crowning work of a great surgeon, of a great business organizer, a great scholar, a great financier, of the coup that is worked out in the limelight of publicity and every such young person worships the physical and mental equipment that makes possible extraordinary results. It is our affair to contribute to the up-building of moral equipment, to preach the doctrine that there can be no well balanced life unless there is a due and proper appreciation of spiritual values, that there can be no completeness of preparation or any approach to a modern standard of manhood or womanhood if the moral equipment is unsound. The results coming from mere smartness in the execution of work is of poor worth, ephemeral and unsound. The worship of mere intellectual capacity and brain effectiveness must be frowned upon as super-

ficial and unworthy. We have the glorious task to present the things that lift one to his feet in great ecstasy. What a magnificent outlook and career to contribute to the making of real men, of clear and penetrating mind, of strong and sound judgment, with calmness, with spirit, with capacity, with invincible firmness for what is fastidiously right, with obstinate patience and moral steadfastness. One cannot *write* or *talk* or *be* more than he himself is. One of the greatest privileges is to contribute to the formation of a mental attitude during the period of growing maturity, having to do with moral and spiritual soundness, to contribute to the elements that round out the career, to the elements that balance the equipment, to the elements that satisfy the standard, to the forces that constitute indispensable support to those elements which lead to a complete and satisfying education.

May confidential relations be cultivated? And if they can be, what is the prerequisite for the culture of such relations between students and those teachers seeking to influence, educate and aid in forming manhood and character? Can one who seeks to exert such an influence, cultivate a power to produce a proper relation between the students and himself? Does this come into the realm of artificial attitude, into the training of men to pretend what they do not possess? May anyone produce in themselves a state of mind to produce an effect of interest and promote confidential relations? What sort of instructors produce a feeling of confidence among students? Are we obliged to confess that only occasionally do we find one so endowed with gifts of personality as to justify a reasonable expectation that he will properly attract youth to him? Or, have we all that power to a greater or less degree and may it be cultivated in us if we have it slightly and it may be fostered and increased? My answer to these questions would be that there must primarily be a burden-bearing, a genuinely friendly disposition. There must be a real interest and not a simulated interest in students. There must be a real helpful attitude rather than a pretended helpful attitude. Unselfishness exists much more frequently than we are likely to believe at first thought. Every effort on behalf of someone else increases our power, provided that effort is absolutely disinterested. We grow in use in this as in other things. I believe to be absolutely true that it is impossible to deceive (except possibly for the moment), a student or a body of students into a belief that there is a real interest when it is really only a pretense. I believe that it is impossible for any man to stand before a company of alert students and deceive them. There is a subtle faculty in young people that is very hard to describe or speak intelligently about that unerringly exposes one who deals artificially on moral and ethical subjects. The schools of the country are

growing so large that there has been a great cry that the old relation of instructor and student has disappeared. It is alleged and much deplored in certain circles that teachers fail in cultivating the individual student. There has been some truth in this criticism.

We realize fully that in the case of men and women in this audience there is a consuming desire to develop courtesy, bravery, lofty disinterestedness and in the highest possible degree to fasten an appreciation of the greatest thing in the world—unselfishness and high sense of honor, an appreciation of the highest good, that there can be in your minds no over glorification of tact in its proper and legitimate sense which is used for the up-building of character, that there can be no failure on your part to appreciate the marvelous faculty of entering into the secret portals and communing with the personality of others for the up-building of high character, and by the possession of infinite patience to stimulate the ethical faculties of those who are under our direction. We appreciate that we are in a peculiar position to-day to appreciate that “the prosperity of a country depends not on the abundance of its revenues, nor on the strength of its fortifications, nor on the beauty of its public buildings. But it does consist in the number of its cultivated citizens, in its men of high character, education and enlightenment. Here are to be found its true interest, its chief strength and its real power.”

REPORT OF THE MUSIC SECTION.

Chairman—M. CHENA BAKER, Stevens Point Normal.

Secretary—THADA L. BOSTON, Stevens Point Public Schools.

The meeting was called to order by the chairman. The minutes of the last meeting were not read, as they appear in the printed report.

The meeting was opened with a violin and piano duet by the Misses Marcan of the Wisconsin Conservatory of Music.

Miss Anna K. Hanson of the Price county Training School next gave a paper on “The Needs and Ways of Advancing Music in the Rural Schools.”

Mr. Frederick W. Carberry of the Wisconsin Conservatory of Music, Milwaukee, next gave a group of four vocal solos and responded to an encore.

This was followed by a paper by Dr. P. W. Dykema, of the University of Wisconsin. His subject was, “The Relation of the Teacher of Public School Music to the General Life of the Community.”

The meeting was adjourned until 1914.

THADA L. BOSTON, Secretary.

THE NEEDS AND WAYS OF FURTHERING MUSIC IN OUR RURAL SCHOOLS.

ANNA K. HANSON, Price County Training School.

A great deal has been said and is being said about making the schoolroom a pleasant place. We strive constantly, in a variety of ways, to surround children with furnishings that are homelike.

I want to say, first of all, that music, properly taught, is one of the best tonics with which to surround children.

I. It makes pupils, as well as teachers, happy. These are certainly important steps toward success, from both viewpoints.

II. I am sure that if every teacher could be made to see the results of teaching music, which is carefully planned, at regular periods, that subject would not be one of the neglected ones in our curriculum. We must make the teachers in the rural schools feel, as we do, that music is one of the greatest agencies governing the question of discipline; that music is essential to a practical education. Then we must create a love for good music in the hearts of those teachers.

III. Now, how are these things to be done? We must see to it that the rural teachers are given plenty of good material. They must go out from our normal schools and training schools loaded with suitable songs. They must be capable of *handling* this material. Our students must be taught to beat time to the songs. Many teachers sit at the desk or stand before the school in a helpless manner while the children drag through the song as best they can. They must be taught to use a pitch pipe. We have no musical instruments in half of our schools. The result is that songs are pitched too low and childrens voices are ruined instead of being trained. I trust that the time is not far distant when every rural school will be supplied with a musical instrument. But, until then, let us emphasize the use of the pitch pipe.

IV. Teachers must be trained in note reading so that they can learn new songs for themselves. Teachers' magazines contain many pretty little songs, that would be splendid for use in rural schools, but the majority of teachers have insufficient knowledge of music to master these songs.

V. Right here, let me speak briefly on the subject of rounds. I think them very valuable as a step to part singing. Furthermore, they can be taught successfully in the rural schools. We need some one to write several rounds suitable for opening and closing the days' work as well as for special games and holidays. Every teacher in a rural school should know and teach at least a dozen rounds.

VI. The rural school teacher must have a definite period for music just as she has for any other study. Here, of course, the argument is, "But we have twenty-five daily recitations now!" A teacher who has too many classes,—and unfortunately there are many of them,—needs to look into the question of correlation of studies. I maintain that music is one of the subjects that lends itself especially well to correlation. For instance, Children can illustrate their songs on the sand table; also by drawings, paper cuttings and paper tearings. Half of our rural teachers are at a great loss about seat work. The above mentioned work, if carefully planned, will furnish seat work that is worth while. Teachers should have motion songs to emphasize dramatization; also songs of nature to articulate with nature study and language; songs of industry to emphasize the geography work; children should copy their songs into booklets for a part of their work in penmanship. The busiest teacher is the one who has the most time to do up-to-date things. A teacher who takes advantage of correlation is a thorough teacher.

VII. In connection with thorough work, I am sorry to say that a common fault which is found with the singing in rural schools is that half of it is done by the teacher. I should never be satisfied to leave a song and go on to another until the pupils can sing it without my help. Teachers must be thorough in music as well as other subjects in the curriculum.

VIII. I trust that in the near future it will be required by law that every rural teacher must teach music. We ought to have an inspector of music in Wisconsin schools as we now have of Domestic Science. Every institute conductor in the state should see to it that teachers are thoroughly taught a few good songs at each institute. Every County Superintendent should do all in his power to further the teaching of music in the rural schools. Last, but not least, the teachers of music in our Normals, Training Schools, and Public Schools should strive to show their students the great *value* of music in the school, the home and the community.

Quotations:

1. "Happiness is a very beautiful thing; the most beautiful and heavenly thing in the world."
2. "Are you awful tired with play, little girl?
Weary, discouraged, and sick?
I'll tell you the loveliest game in the world,
Do something for somebody, quick!"
3. "Music is a discipline, and a mistress of order and good manners; she makes the people milder and gentler, more moral and more reasonable."
4. "The buds may blow and the fruit may grow,
And the autumn leaves drop crisp and sere;
But whether the sun or the rain or the snow,
There is ever a song somewhere, my dear."

THE RELATION OF THE TEACHER OF PUBLIC SCHOOL MUSIC
TO THE GENERAL LIFE OF THE COMMUNITY.

Synopsis of Address by P. W. DYKEMA, University of Wisconsin.

The relation of the teachers of public school music to the general life of the community was discussed by Professor Peter W. Dykema of the University of Wisconsin. He outlined some of the conditions which prevail in Wisconsin towns and showed that there is a great desire on the part of many of the leaders in these communities to bring in some feature which will unite the citizens more closely than they are at present and will lay emphasis upon the necessity of beauty in everyday life. He pointed out that music, especially choral clubs, could serve this purpose most admirably. He cited a number of examples of places which had been eminently successful in this matter and have by this fact obtained considerable renown. Bethlehem, Pennsylvania, with its Bach festivals and Lindsborg; Kansas with its Messiah festivals are striking examples.

After indicating the vast possibilities of music as a social force he came to what is the most difficult phase of the problem, the obtaining of proper leaders. On account of the prevalence of parties and cliques which make it difficult to select any of the citizens as a leader, Professor Dykema asserted that the teacher of public school music was the most logical candidate for the position of director of community music. He cited a number of examples of towns in which this arrangement had been made with eminent success and concluded by the statement that in the future teachers of public school music especially in small towns would probably be selected partially at least with reference to their ability to perform this larger social function.

THE PREPARATORY DEPARTMENT OF THE MILWAUKEE PUBLIC SCHOOL OF TRADES FOR BOYS.

THOMAS DIAMOND, Milwaukee, Wis.

Are you all aware the problem of choosing a vocation is one of the most vital questions in the life of most young men. When they come to the deciding point they are in a quandary whether they ought to choose this trade or that profession, which one are they better fitted to follow, which one brings in the larger recompense and what work is actually done in the trade or profession of which they are thinking?

In recent years this problem has been recognized by school authorities, and the larger cities, more especially in some of the eastern states, have been doing noble work in helping their youth to find the trade or profession for which they are best fitted.

No two cities have attacked the problem in the same manner, but all are striving towards the same end: "The upbuilding of the American citizen and the directing of his energy into those channels where he will show the highest efficiency." This task of assuming the responsibility of directing the boy is even more critical than the one the boy would have in choosing a vocation for himself, as the responsibility for "Misfits" passes from the boy and his parents to those, who, on their knowledge of the requirements of a certain trade or profession and of the ability of the boy, have guided him into the life work for which he seems best fitted.

Notwithstanding the difficulties involved, this idea of starting the boy right is the principle upon which the Preparatory Department of the Boys Trade School was organized.

Starting a boy out right implies more than merely putting him into a trade and telling him to go ahead and learn it. It implies three things: first, that the boy has a strong desire to learn the trade he is choosing; second, that he is prepared with at least a rudimentary knowledge of the trade itself and a good working knowledge of the academic subjects which he will find desirable in it; and third, that the individual who guides him into that trade is reasonably sure that the boy is suited for it.

It is my purpose to-day to explain how we expect the boy to gain this knowledge and the result we hope for when he eventually enters his trade. Before I do this, however, I would like to say that although this Preparatory Department of the Boys' Trade School has only been in existence for two months. It is a thing for which Milwaukee has been striving for years. Mr. C. F. Perry, Supervisor of Industrial Education of this city, in speaking before the National Society for the Promotion of Industrial Education, 5 years ago, expressed himself on this question thus: "Perplexing as the problems of vocational training for the boy above sixteen years of age may prove to a city, much more difficult is the question to answer rightly what to do with the fourteen to sixteen-year-old boy who wishes to leave school at fourteen or when completing the grammar grade work." Again he says, "For the boy of fourteen who has completed the eighth grade and who wishes to learn a trade there should be a preparatory department of the trade school where he could learn many things helpful to the skilled artisan while waiting until he can, with profit to himself and the community, begin upon his regular trade school course. This department should also reach out to help a certain class of boys who perhaps cannot, for vari-

ous reasons, complete the eighth grade, but who, if saved from the employments which will lead them nowhere, would make good artisans at some chosen trade." I simply quote these few lines to show that this Department is no new idea but is the result of years of careful thought.

The weekly schedule for a student in the preparatory department course consists of five days of seven hours each for eleven months per year. Each day is divided into halves of three and one-half hours. One half of each day is spent in shop work, the other half as follows:

Civics.....	40 Minutes, Twice weekly,
Trade Geography....	35 Minutes, Twice weekly,
Trade History.....	35 Minutes, Three times weekly,
English.....	40 Minutes, Three times weekly,
Mech. Draw.....	90 Minutes, Daily.

The morning session is from 8:30 until 12:00 and the afternoon from 12:30 until 4:00. The boys are divided into two classes of equal number, the older pupils being in class A while the younger ones are in class B. Class A has its academic work in the morning while class B is in the shop, then class A in the shop in the afternoon while class B is having its academic work. During the first month the pupils were divided, as well as possible, according to their academic ability, but as the difference in the individuals in both sections was so great and as individual instruction was necessary in any case it was decided to class them according to age and give those boys, who were older and consequently nearer the time to begin their trade, something which would have a more immediate bearing on the particular trade which they were soon to enter. It was also decided to work out a more thorough and sequential course for those who were younger and who were likely to be with us for a year or longer. This has been in operation for about five weeks and so far as we can see it is working satisfactorily. To return to the schedule, however, someone may question us for spending half of the time in the shop, to the possible neglect of the academic work. We feel that if the boys are to find out what they would like to do, and what they are fitted to do, practical training should be given special emphasis, so as to bring the boy in contact with experiences drawn from as many different callings as possible. A course in woodworking alone, such as we are giving now, only determines whether or not the boy would like to follow woodworking and whether he could do it successfully; however, we intend extending the shop instruction to metal work along several lines. Half of the time in the shop the boy is allowed to work for himself while other half is spent in making articles under orders as he will later do in practical life. By these means we are enabled to show the boys the difference in the methods used on one piece and on a number of simi-

lar pieces. When we get an order of perhaps a hundred similar pieces we have an admirable opportunity of showing the boy how they would be made under commercial conditions; we can also show the desirability of jigs and the necessity for doing all similar operations at one time. Particular emphasis is laid on accuracy of measurement in order to impress the boys with the fact that when a definite size is called for on a blueprint, it is imperative that that size be rigidly adhered to. The boys are particularly fortunate in getting their shop work in the same building where six different trades are taught. Seven instructors, each of whom is an expert in his own special line, have charge of these trades so the boys are being prepared in an atmosphere where shop conditions prevail and where shop accuracy and finish are insisted on. The result of this environment is that, besides becoming familiar with the simpler operations in the different trades, the boys see all around them what constitutes good workmanship and what will be expected of them when they eventually go out into commercial work.

When it is possible, the boys work from blueprints so that they may become familiar with what has become known as the language of the mechanic. I have a distinct recollection of the awe in which I looked on the blueprints lying around the shop when I started my apprenticeship, and I cannot describe the pleasure I experienced when the foreman gave me one with the curt ejaculation, "Make that." The fact that it was only a circular cast iron washer did not detract from the fact that I was allowed to make something from a *real* blueprint. If we can familiarize the boys with blueprints and make them realize that if they are to become first class mechanics they must be able to read them at first sight, we will have accomplished much. The easiest and most efficient way of learning to read them is through instruction in mechanical drawing and the student is given much help in this study. A practical draftsman, who is thoroughly conversant with modern shop practice, has charge of this work, and it is his duty to see that every boy is trained in the methods and conventions used in commercial work and to impress on them the disastrous results which may follow any inaccuracy either in the making or the interpretation of a drawing. Instruction is given by lectures, by means of specification sheets, and by notes prepared by the instructor; besides each boy is required to make a drawing for any piece of work he may wish to make for himself.

When we turn to what are called the academic subjects of the preparatory department curriculum we find that they are also intensely practical. Mathematics, English, civics, trade history and geography are all closely correlated with the life and industry which the boy sees and hears of in the city every day. Forty-five minutes each day is de-

voted to mathematics as we consider it the very foundation of most trades. At one time it was considered sufficient to be able to figure out one's wages, and in those days even that was simple. To-day, even if that were the only use to which it was put, it would be eminently worth while, as the premium, bonus and piecework systems now in vogue in some factories would almost necessitate a course in advanced mathematics to follow them. However, there are other uses to which the tradesman can put his mathematics. The increasing complexity of modern machinery and the minute measurements required to construct them compel the tradesman of to-day to have a certain knowledge of this subject to understand them. During the first month this work was of necessity very elementary as the boys seemed to have little or no knowledge of the practical application of any of the operations which they knew. We therefore gave a hasty review of the four fundamental operations, addition, subtraction, multiplication and division in whole and mixed numbers, cancellation and decimals. This work is followed up by problems making practical use of these various processes, usually performed so mechanically and isolated from practical life. It was imperative that we know who had trouble with those simple processes before we could teach the class as a unit or give the best individual help. Last month decimals and areas of various surfaces were taken up and we will go on to more complex operations as fast as the boys can assimilate them. Each division of the subject is presented and drilled upon in class, and, after the majority of the class seems to be ready, hectographed sheets are handed out with problems showing the application of the subject to trades. All dimensions, time, costs and other data used in these problems are strictly practical, so that, besides becoming familiar with the shop terms used in them, the boy begins to have some idea of the size and cost of certain things as well as the time it takes to produce them. We feel that this method will give the boy a good foundation for, and will permit him to take up, much more advanced work when he begins his trade proper. Besides having a knowledge of mathematics, we consider that although a man may become a proficient mechanic and yet talk very imperfectly, still, if he would be one of those of which America stands in most need to-day he must of necessity, have a good command of the English language. What is most needed is a class of tradesmen who are leaders and who are able to express themselves with absolute clearness. A tradesman taking orders from another cannot afford to have any misunderstanding, as the possibility of ambiguity in the instruction given in any shop is absolutely fatal to any commercial product. Again, if it is only in writing an application for a position, the tradesman has need of his English. The individual to whom he applies has no means of knowing who he is or what he can do except through

this application, consequently, the man who can state his abilities and desires for a position in the clearest and most concise manner is usually the one who secures it. The method of presenting this subject is somewhat different in the two classes. In class A, where the boys are older, particular emphasis is placed on punctuation, capitalization and business letter writing, while in the class of younger boys more formal grammar is taken up with a view to giving them a grammatical foundation which it would be impossible to give those who will be in the Preparatory Department for but a short time. Composition work is also taken up in connection with the weekly shop trips which are taken to the different departments of the school.

The boys are taken, once each week, to one of the school shops, and the regular trade instructor gives them a talk on some simple operation in the trade. Papers describing what they saw and heard are required from each boy and each one is also required to answer specific questions dealing with the main points covered in the talk and demonstration. These papers are read by the trade instructor to see if they are technically correct and to note if he made his lecture clear and simple enough. They are then critically corrected by the instructor of English. The boys enjoy this work very much and take keen interest in having demonstrated to them a better and clearer way of expressing some specific thought. These shop trips are extremely valuable inasmuch as the boys get an insight into each trade and happily a method is found to interest pupils in the subject of grammar.

A good mechanic should also be a good citizen, so to prepare these young men for efficient citizenship instruction is given them in the following topics: City, State and Federal Governments, Nominations and Elections, Citizen, Voter, Ordinance, Law, Bill, Split Ticket, Scratched Ballot, difference between Majority and Plurality in Elections, Voting Machine and other topics of interest and value.

The pupils are not required to learn many things by heart, but they have to commit to memory an outline of the several divisions of government. Each division is then taken up separately in class and thoroughly discussed and explained. Talks are given on the Police, Fire and Street Departments to make the boy more observant and to make him interested in and more appreciative of public activities, and to correct the boyish impression that a policeman is lazy, crafty and absolute in power. Each week a copy of "Current Events" is supplied to each boy and current happenings are discussed as they occur. The aim in this is to have the boys converse easily upon the daily topic and to teach such lessons of public service as might be drawn from the event. By these means we expect to develop in the boy an intelligent interest in the affairs of the country both local and national; we also expect when he comes to the age when he may go to the voting

booth he will be able to use his vote with some knowledge of for whom and for what he is voting.

The classes in Trade History and Geography depend so much on one another that it is practically impossible to handle or speak of them separately. The time devoted to this work is spent in studying where the raw materials used in the different trades come from, and how they are obtained; the different routes, both rail and water, over which they pass to the factory; and the routes of the finished products from the factories to where they are in demand. Maps, charts, price lists and railway and boat schedules are all made use of.

No texts are used in any of the work. Sheets covering the work done are given out to each boy and bound in a book. Each boy is seeing his text compiled and mastering each subject as it is entered. He has lessons in English, application sets in Mathematics, writings on trade History and Geography, and concise, clear-cut outlines of all lectures given in Civics and other branches. His book means something to him. He guards it and makes use of it. He looks anxiously for the next sheet to be added, for it means an addition to the total of his understanding and appreciation of the things *he* holds to be vital. It is furnishing *him* what *he* wants—as *he* is ready for it.

Before closing, I would like to say a few words more particularly to those teachers who are located in Milwaukee. It is in your power to make this department many times its present size by simply talking at the right time to the right boys. We do not ask you to do this to accommodate us, nor do we ask it because this department is part of the great system under which you are employed, but because we believe that it is a possible salvation for hundreds of boys who come under your care. You must remember that this is no attempt to displace our high schools. We need our high schools, but we also need tradesmen. Furthermore, there are many boys, who, for various reasons, must become tradesmen and it is those boys you can send to us if you would begin this vocational guidance where it ought to begin. Tell the boys what this department does. Show them the folly of wasting those two years between their graduation and the time the law says they may begin to learn their trade, and warn them of the reluctance a boy of sixteen has in giving up a position at eight or ten dollars per week to go into a trade at four and one-half dollars. Tell them what a "Blind Alley" job is and what leads to it. Tell them of the pride a tradesman has in knowing his business well and let them know how they may realize this pride, and also how they may prepare for it before they are sixteen. You get the boys first; you may guide them in the right direction. The responsibility is great, so is the opportunity. See that you deal with it wisely.

RELATION OF MANUAL ARTS AND CONTINUATION SCHOOL
WORK IN SHEBOYGAN.

LEONARD R. EVANS, Sheboygan.

The supervisor of Manual Arts who has been given the supervision of the continuation school work has certainly had many unique experiences during the past year. Conditions in the two kinds of work are essentially different and as yet any similarity in the two may be determined only in generalities. In this paper I shall try to give an idea of the work which we are carrying on in Sheboygan, but wish it distinctly understood that we know that we have not reached perfection but are constantly striving toward what we consider ideal conditions.

The method and content used in our continuation school work and Manual Arts are practically the same though varying somewhat in degree of scholarship needed to master them. The preparation of the boy of the continuation school must be taken into consideration when outlining work. In many cases these boys have not completed the fifth grade and consequently are not able to handle the mathematics needed in our ordinary Manual Arts courses. The course of study in continuation work must therefore be adopted to individual needs more largely perhaps than in the other line of work. In looking at this question from all angles it seems to me that in the last analysis the two kinds of work are aiming at the same ends, the general purpose being to make the boys more efficient industrially. The methods of obtaining this end must of course vary in minor details, due to various causes, such as, differences in preparation of pupil and amount of time given to the work.

One similarity which can be found between the two kinds of work, I would say lies in the fact that both should be in close touch with the predominant industry of the community wherever any community has any one industry, which largely controls affairs in its midst. Not every city of its size is as fortunate in this regard as our city of Sheboygan perhaps, the chief industry there being the manufacture of chairs and furniture. Thus it did not take much thought or study to determine upon the work to be taken up. Where this state of affairs does not exist, the problem presents a greater magnitude if anything is to be done along the line of real vocational education. Though it is not my purpose to go into a discussion of what really is vocational education I wish to say that if the course of study in both our continuation schools and our Manual Arts work is based upon the industry of

our community and taught in the most practical manner possible then something is being done in vocational education. In our Manual Arts work let us bring in the cultural side of each process as far as possible but in our continuation work where the pupil is not ready for all such processes we must make the work more mechanical. We certainly cannot teach all the academic work necessary when the boy is present only five hours per week, and thus we manage in some manner to make short cuts if we are to do anything worth while in any of the work outlined, for example, in the making of a table in the Manual Arts course we would ask the boy to give us his own ideas to work up into a design while in the continuation work it would be necessary for the boy to work from a blueprint.

The work to be given should be taught by a man who has been connected with this work as a tradesman, who knows the best commercial practice of the particular kind of work taught. This should be the case both in Manual Arts work, especially in the high school and the continuation school work. The feeling of manufacturers and employers toward Manual Arts shop courses as found in our schools is not complimentary to say the least. I found in a great many cases that they said that we were not practical in a great many ways, that our boys learned to putter and dawdle over their work, that they lacked foresight in details and a hundred other things. These complaints were aimed at the school men and I do not believe conditions are very different in our city than those in other cities of the same size throughout the country. The bringing of shop men into the continuation work and to teach the shop work of the Manual Arts course in the High School has in a measure done away with a great many of these criticisms. The employers and foremen of the different factories are more friendly and more ready to give helpful suggestions. The manufacturer feels that he is more apt, in the end to get help somewhat adapted to his needs. We in Sheboygan are therefore very much interested at the present time in bringing about a change of attitude of the employers and manufacturer toward the Manual Arts Courses and what has been done in this line has been accomplished incidentally through the continuation school work. I do not mean to say that the old question of finding practical men to teach branches in which they are commercially trained, can always be done especially if we must take this man from the school's own community, but I do think that if we look long and carefully enough we can find someone who will, with careful supervision, develop into a teacher. We must not forget however that the shopman is not a trained teacher and it is hard for him without special guidance, to put himself in the boy's place. His emphasis has always been placed on the product rather than on the producer and consequently it is hard for him to shift his viewpoint. To aid him

to see the boy as a future citizen is the work of trained teachers. The gulf between the practical man of affairs and the teacher is a wide one and I do not believe the introduction of Manual Arts into our public school system has done much to heal the breach but I do believe that if we can get more men from the shop into our schools, then and then only can we have that feeling of respect and confidence from the manufacturer and employer of which we are desirous. I do not say that all our methods of teaching have been wrong in the past, but as I have become associated more and more with shop men, I cannot help feeling that we as teachers have been putting too much emphasis on details which to the man of the trade are unimportant and then again not emphasizing things which are of great importance to him. For example the Manual Arts teachers usually feel that they need the best lumber obtainable and lose sight of the fact that one important feature of a mechanics work is to make use of such lumber as is at hand. The employees of labor complain that they need men who can cut lumber to advantage. I think the use of No. 1 common lumber in some of our Manual Arts Courses would be of great educational value. If all these details are taught in the practical shop method the shop man who visits the school will be quick to see and appreciate the fact and many helpful suggestions can be obtained in this manner. Only a few weeks ago we called a meeting expressly for the foremen in our factories. This meeting was held in the evening, and a class was at work so that they could see the regular method of procedure. About 100 of these men were there and came ready to ask questions and give suggestions all of which was done in a most helpful spirit. A majority of the men who were present admitted they did not expect that we could do as much as had been done in the time at our disposal and all vowed that they were going to visit oftener. This feeling of fellowship between the men who are actually engaged in the work and the school can not help but be of benefit to both continuation school or Manual Arts Work.

The method of presentation of material must necessarily be of a different character of the two kinds of work. The temperament of the two classes of boys is essentially different. The class of boys found in the Continuation School is of an entirely different nature than that of those in the regular school. These boys have left school, not because of economic reasons as is so generally supposed but because the school did not meet their demands, and in a great many cases because they actually hated the school life. Then are we to force them back into the same treadmill kind of work? If we do are we going to gain anything for them? Whatever shop work is undertaken must be vitalized it seems to me until the boy thinks and feels in shop terms. He is not ready for the more advanced work of mathematical calculations in con-

nection with shop methods but must be given these at first and later when he himself feels the need of them in work which he wished to perform he will readily acquire them. For example, when the boy first comes to us he has no idea of how to figure lumber and we do not try to teach him this until he has some project which he wishes to make. Then we show him how to figure the cost of the lumber in the article, and he sees the need of the task imposed, because he is required to pay for the lumber used. The pupil must feel that he is actually performing work that is on a par with that of his daily occupation. The ordinary small model of the Manual Arts course does not appeal to these boys as a class, and consequently the work should be organized so that something of a marketable nature can be produced. If commercial conditions are met, the boys feel the importance of the work done and put forth their best effort. I believe that some work at least should be done on a job basis both in the Continuation School as well as the Manual Arts Course. This puts the boy on his mettle and he can easily see what the results will be if his work is not up to standard.

The one great difference between the Continuation School Work and Manual Arts Work should be that the factory boy should be able to do work on a job basis with less preparation than that of the regular school pupil. The course of study should be so planned that this may be possible though it is necessary to sacrifice some of those things which we as Manual Training teachers have been standing for. In this I think we can rely on the shop man to show us the shortest cuts possible.

As before mentioned in this paper, it seems to me that the ultimate end of the two schools is the same though for the various reasons named, the methods of reaching this end must necessarily vary. The Manual Arts Course can be enriched by the use of designs, and more detail of various kinds while the Continuation School Work must reach the desired end quickly. The boys from the Manual Arts Course have not as a rule decided upon their future work while a great majority of the continuation school boys are destined to work with their hands. Thus the work for these boys must be as vocational as possible while in our Manual Arts we may give the boy a chance to find himself.

In conclusion I should say that the points of similarity between the Manual Arts Course and Continuation School work in Sheboygan may be summed up as follows:

1. The ultimate end and aim of the work in both schools is to make the boy more efficient industrially, though the methods of approaching this end must needs to be of a different character due to the difference in the temperament of the boys in both classes.

2. The content of the work in both schools is practically the same though it varies somewhat in the degree of scholarship required to master the course.

3. Both kinds of work are in close touch with the predominant industry of the community.

4. Both courses are taught by a shop-trained man and all processes involved are taught in the most approved shop method which fact has done much toward bringing the manufacturer and tradesman into close sympathy with the Continuation School and Manual Arts Work in our city.

ART TEACHING FROM THE STANDPOINT OF THE HIGH SCHOOL.

RODA E. SELLACK, Indianapolis, Ind.

I am well aware that this talk, I shall not call it a paper, upon Art Teaching from the Standpoint of the High School does not, upon its surface, closely reach the masses of working people with whom one rides daily upon the street car when he passes through the segregated districts of our crowded cities. Matthew Arnold tells us that the "Remnant rules the World" so it is to this remnant that we must speak the great truths and endeavor to make them understand the true purpose of what Art should mean to them and to the world they are to lead.

There are so many problems that belong to the Art field that they in a way mold the future life of the high school students; in fact mold much that shapes the career of man.

If "Art is the expression of Life," "The Joy of Living," then "Art" correctly taught should have a place in all our high school curriculums and when our leading educators see this, as they have in England and Germany, there will be a grasp of conditions in all our commercial centers that will bring joy to labor.

The love of beauty is inherent in all people, the savage cannot resist decorating the paddles of his canoe, the most civilized man to erect a beautiful piece of architecture for his home.

Every nation has had its progress and growth through its Art, and to-day we study in all its forms, the Art of the past centuries because the work has been done again and again until it can not be done better. We only can do differently. No teacher to-day can teach without examples, so we touch upon the architecture of the past through notes, reading, talks, stereoptican lectures. Then take the child to the street to see what we ourselves are doing; a sorry contrast sometimes. We

make a collection of old tapestries, textiles, laces for their subtlety of design, exquisiteness of structure, delicacy of color and a knowledge of the people who made them. We rave over and spend our money for Japanese prints, stencils and paper, for they have done what we still cannot do in perfect composition, master drawing, and depth of color. We search for fabrics up and down our land, in and out our stores to see what we can find to do, for the merchant will buy solely for the social demand.

This thought will be explained in the illustrations.

In my high school work, I have never felt myself capable of handling this problem broadly without the study of the work from the kindergarten through all the grades to the high school. I am thankful every day for the opportunity I have had for this study and that my summer work at Winona keeps me in touch with it. I see at this moment one of the sweetest, neatest steps in the work for the little ones of the first year. It is so simple and so much can be done with it.

I fully realize that where I speak of the Remnant that the Remnant must fully understand the educational problems that are now facing us and that if he is to be the leader, he must be a thorough student of the psychological subject that is making such deep inroads upon our present methods of teaching the working population. That no matter in what direction your art may centre, keep before you the beacon light of the truth. "Is it worth the while" and "Is it well done" and if *well* done, has it a right to a commercial value? It is not an aim to teach trades and competition, but to teach that the child may have a clear and logical conception of what he is doing, its purpose and its great value when having done the very best he can.

When this country sees the value of such a subject as Art, that has the octopus tentacles that reach out and wind around all the vital tendencies of humanity for their good and demand of all workmen their best results, then we, with Germany, Austria, England shall see much that brings to a nation its success.

Germany and Austria have long recognized that their schools should be suited to the capacity and needs of the great majority of the children attending them. We have reason to fear the commercial growth of Germany, because she has learned to protect the master in the Arts.

There the welfare of the child is being considered, not as in America, the welfare of the employer. Germany's purpose is not calculated to diminish the available supply of ignorant, unskilled labor, but to shorten the period of unprofitable learning in the factories in the case of those who are intelligent enough to be destined for the higher forms of labor. The whole system of their schools requires an intimate correlation of their studies. If all the teachers of the high schools would recognize the untold value of the Art work, when properly taught, to

all the other subjects both of the college and other schools, as they are doing in England, Germany, France and Austria, the Art teacher would have an encouragement that would give a halo to the intense sacrifice she is making alone for what she knows to be the real needs of the child. No other teacher so closely unites school, home, and livelihood.

A recent number of the Craftsman has given us a truth that sooner or later we Americans must come to recognize. It is that 'Art' has in it those elements; which, if understood by a teacher of any subject would make a student a master of his own expression and his own powers, that if he would, he could rise to be a prophet.

We fail to train the child to express his emotions in a creative way, whether it be in history or geometry. We effect the sweetness of life by helping this great body of young and old to put their little heart-aches into some beautiful individual expression that will lift all our higher ideals of learning.

Art has in it a vital element, it is again, the expression of life, as Tolstoi says "brotherly love" and is not Art, unless it has something in it that will *appeal* to every child. Art makes clearer to every one, the answer to the question pertaining to any vocation of life, "why do we do it all."

How far are the ones we are turning out from our schools useful in life; useful in the calling they choose; able to express in their craft work any value to themselves and to the nation, their over-full hearts, their over-full emotions, their excess of love, and possess a spontaneous desire to do something beautiful if only to set a table or pluck a flower for a vase.

The value of training a child to do his very best at all times in order to develop the habit of accuracy and of definiteness as a basis of reliable character is not to develop accuracy alone but every possible element of power, skill, and character. The complete development of the child is a much higher ideal than the perfect development of the outside he is trying to make.

The teaching is not that every child should do in rhythm over and over the same thing, write and rewrite a composition until it is a perfect model of English, not to secure accuracy at the expense of originality and interest, not to secure mechanical perfection of form at the expense of imagination, intuition, personality and executive power.

John P. Morgan is not adding these gems to our museums *as works of art*, but because they have a story of their own to tell and are made by workmen who know their own story.

The child has a tendency to do things, to do things he plans for himself and in coöperation with others. These are the essential elements of true Christian character. They are the elements that have enabled humanity to take progressive steps to higher civilization. True art

training develops these essential elements of independent, executive character more fully than any other single study or process of school life. Would that each teacher were proud enough to coördinate his subject to the place that Froebel planned, to use material things to develop and define the child's own self-activity and at the same time lead each child to take a vital interest in the ordinary subjects taught. I could do no better than to continue with the words of James L. Hughes, "All true educational development has resulted from a conscious reverence for the selfhood of the child." This reverence is reducing knowledge ideals and examination ideals to their relatively subordinate position when compared with achieving, transforming constructive, productive, operative processes in qualifying humanity for a higher stage of progressive civilization by developing in each generation the highest individual powers, the highest skill, and the highest types of executive character. It will continue to change educational ideals until education will have a newer and higher and broader meaning, such new standards and new processes and new tests: standards, processes, and tests that will recognize every department of human power, physical, intellectual and spiritual, every child's individual skill and every element of executive power and achieve moral character.

Some old subjects must pass away and a few methods become new, and what seems to me a coming necessity is that each teacher of the high school becomes broader and sees that this expression of life has a large and full relation to whatever subject he or she may be teaching. To mention one subject, I for one can see that the present method of teaching geometry to girls must undergo a radical change in our high school.

To-day a wave has swept over our educational system under the name of Vocational Training, not new to foreign countries, but in its infancy with us in our public schools, and having a solution in many thoughtful ways through private efforts in various parts of our country.

It is haloed with a garment of the truth that I have been endeavoring to express. It has in it the glorious purpose of bettering the condition of the larger per cent of children, now pouring into our schools from every part of the world. This vocational demand must in some way touch our high school to a large degree, for it requires our schools to give some phase of effective educations which will make it possible for our industrial workers to enjoy the benefits of a cultured education on an economic basis.

The school must offset the over specialization of daily work. The vocational training must make for the young worker a promotion after he has enlisted into his industrial career. A broader social life must come with the narrow industrial life. This industrial efficiency for those who toil depends largely upon wholesome recreation, higher ideals,

better homes, more effective use of the libraries. A free use of museums where the workmen may enjoy the treasures as they would articles in their own home is needed. glad to say is growing among our people. Pupils take pen and pencil, paper and color and go to the museum for an effort at reproducing many choice bits of antiquity and listen to valuable explanations.

As we have said, what we need in America and everywhere else over the world are schools through which our children pass as down a broad social life, learning hourly the value of all human environment, mental or physical—a road free to all, with the refreshing winds of liberal ideas blowing over it, and the sun of honest thought rendering wholesome every fresh experience.

This wall should lead up to the high peaks of imagination and down through wide, peaceful vales of practical toil. The children's parents should sometimes join them and walk with them along the way. They should learn on the way the right place of work in the world.

Again Art has its stronghold everywhere. In many places they are trying to alter educational conditions by turning the faces of children back to Nature as the great healer of youth. They are planting beautiful gardens, schoolhouses fitted with real flowers growing in pots and vases so that the children may have near them Nature studies to use in their work. To know how fully this may be carried out, read of the influence the garden has had upon the school and the homes of Los Angeles.

All this you know and probably much more than I. I speak of these various resources for they are entering so strongly into all of the educational movements and to know these and be a part of the great movement makes it possible to become alive to the interest of humanity and makes our work to answer, "It is worth the while, and I am doing something."

THE CREATION OF A CONSCIOUS CITIZENSHIP.

RAYMOND RIORDAN, Interlaken School, Ind.

This country was built on a muscular foundation, with coördinating mentality. We, a democratic people, anxious to claim lineage from revolutionary forbears, must remember we have need to be proud of our ancestors only because they combined will to do with power to think; and these qualities in constant action and reaction upon each other produced a sane, efficient manhood. In America to-day our great difficulty is lack of human standard. Standards come through experience, and experience comes through labor, through work with the hands.

The proof of anything is always product—results. The boys who pass through our schools are not capable of earning a living, are less capable of rising above the commonplace, have no basic idea of citizenship, and are weaklings physically. This in spite of vast changes in curriculum, in spite of splendid gymnasium equipments. We do too much for the child. His entire education should be a course of learning through doing. Froebel worked this idea out appealingly in the kindergarten, and we have accepted his methods; but so far we have not dared to make all our work conform with this sure, and the only sure, principle of education; learning through doing.

The public schools should not be a place to exploit the oratory of Jones, the high jumping of Brown, or the drawing of Smith. The public school should reflect the community; but it does not. The first fifteen years of child life is the only time when training can be made permanent, yet we do not begin to give much thought to the child until he is in high school. And then, what thought? At just the wrong age we crowd the mind, when the body ("There is but one temple in the Universe and that is the Body of Man") should be allowed to develop, to grow, to prepare itself for functions of sex. The present three years of high school life should be given over largely to freedom of action and thought. This does not mean lack of systematic training, but it does mean the harnessing of power so that it will pull forward, not backward.

As nearly as possible the actual building, and most assuredly the maintainence of every public school should be the work of the children and parents using the building. And the parents should not only be pupils at the school, but the best ethical teachers in the school. The modern school is institutionalized, is burdened, therefore, with inspection, with supervision; individuality is crushed out of the teachers, and we reflect what we are. The "best" children are the best book-worms, or the best behaved, or the best anything that causes least trouble or annoyance. The best pupils should be those who are the most law-abiding in practice, and practice is rarely obtained at school. In districts where men and women are laboring people, they are stigmatized with help from the charitable organizations, church visiting guilds, what a shame to make people paupers. The mere fact that people are in the laboring class should make their neighborhood the happiest, the brightest and the most law-abiding. For contrary to the popular whim, but recognized as the greatest truth by the wise of all ages, work is the one source of happiness that faileth not. What knowledge could more conduce to their welfare and to the welfare of the communities in which they live? What could we teach our children more essential than this? There is just one agent that can tap this fountain of happiness and public weal, and that is the public school.

Until a standard for this sort of schooling, the schooling that inculcates love of work, unselfishness, desire for usefulness, self-support, is set, the public schools will never come out of the mire; the country will continue to retrograde, and we shall be drifting into another civil war.

“And Nature, the old nurse, took
The child upon her knee,
Saying, ‘Here’s a story book
Thy Father has written for thee,

“Come, wander with me,’ she said,
‘Into regions yet untrod;
And read what is still unread,
In the manuscript of God.’

“And he wandered away and away
With Nature, the dear old nurse,
Who sang to him night and day,
The rhymes of the universe.

“And whenever the way seemed long,
Or his heart began to fail,
She would sing a more wonderful song,
Or tell a more marvelous tale.”

—Longfellow.

Man gets his characteristics from but two causes, *heredity* and *experience*. What heredity has done for the child need bother us but little, for education can largely if not entirely remove the need of his transmitting to his posterity any traits that might seem undesirable. The teacher's difficulty in the education of children is to provide the means by which the children can get the experience demanded for their proper development.

All are subject to influences, good and bad. We are immune from harmful influence only after experience has left its mark; and experience that gives resisting stamina does its work during the period of adolescence. Therefore, give the child natural environment during such period, the period when the phenomena of nature keeps us seeing into greatness or into void; teach him so his education will mean life, and let not the basis of your teaching be mere book work.

“The bookful blockhead ignorantly read,
With loads of learned lumber in his head.”

Build his mind to examine, and his body to resist—then you will have done all you can for your child—really. Errors of childhood are well known; that heredity plays its part is understood; that good health is necessary to morality is undebatable; that the mind—as the world did—will remain flat and surrounded by a sea of darkness, unless all its corners are discovered and developed by explorers for truth, is conceded; and truth makes men. So the parent to-day has no ex-

cause for failure of his progeny, if he will seek such place for them for their adolescent teaching, as he realizes that education is life, that is; social, or perhaps we must say, socialized living.

And this place?

No one-man power should sap or suppress the individual. No hypnotism of cult or creed should fanaticize the daily life and hopes. No grind or drudgery should enervate the body physical, and make the coming of the morrow a curse; but rather the awakening with the thought of labor should bring to each morn a new joy. No frills of society, no sparring diplomacy, no power but ability, no joy but work well done. No radical thoughts unfitting the children's minds to grasp the fairy tale of life and the rhapsody of day-dreams. No repression of expression in body or mind. No foundering with foods, nor starvation through fads. Just a plain wholesome way of living, doing, learning and teaching.

To cut down a big tree, only to plant two others in its place, to haul coal to keep you warm; to cut ice for your needs; to build a house to live in; to put out a fire that would destroy; to mend a leak that is troublesome; or to go in the middle of the night to snatch a team stuck in the mud; to plant a garden and care for it; to look for work, not evade it; to appreciate that there is no such thing as luck, but that everything has a cause; to aim at big things but realizing each one's limit and giving credit—great credit—to those for whom it is hard to climb even a little way up; to nourish the body, thereby feeding the soul; to prevent rather than wait for fault that you may chastise; to love liberty and to demand it, realizing however, that the ability to labor is the only liberty—all such things characterize the education necessary for the creation of a conscious citizenship. We believe there are no bad children; perhaps, like your house, which wear and tear and smoke have damaged and darkened, your child is somewhat in need of repairs,—but that will never repair him. You paint your house, and mend your plumbing, and clean your chimney, but, why don't you aim for some universal way of keeping children whole, or of repairing them if they need it?

Psychologists will tell you much about Production and Consumption; only the rare psychologist will give you this deduction—that maximum economy is possible only through socialism in production and individualism in consumption. There must be a general standard whereby production is just and wise, but the expenditure of such production should remain with the individual.

At once we see how impossible it is for the teacher or principal in the public school to consume as an individual. He is governed entirely by a precedent that keeps him constantly supervised. He must keep the pace, but dare not exceed it. So there is no point to the pupil

accomplishing a task ahead of another, there is no point in being an individual in any sense—the only recognized separation of the sheep from the goats is that the various pens are numbered, Grades 1, 2, 3, etc. Possibly the reason is largely because the teacher does not have the opportunity, or know how to produce through socialism nor the daring to consume through individualism.

We must devise an educational scheme that will progress backwards we must teach the boys to be as honest, as capable, as efficient as were their great-grandfathers. It is true the great-grandfather learned but to hitch the horse to the plow; our greatest task is to hitch the boy to his man-power.

Passion, greed, ignorance are the parents of crime. Work—not fatigue—deadens passion; work removes greed; work develops intelligence. If work gives an unfair return, then passion is not deadened but kindled into flame; if work be but animal labor, then greed is inflamed; if work be only for bread, then body alone, not mind is fed. Work must be the attribute of the soul; and it can be, provided it is not branded with the placard Failure—failure in succeeding to rob, failure in succeeding to outwit, failure in being born of the rich. Our schools of the common people teach pupils from books so that they may not have to do manual work; or if trade schools offering manual training, they send children out as mechanics, but do not develop the qualities which would enable them to rise against unscrupulous labor leaders and exploiting, over-reaching employers. Our children do not toil enough, and thus are not happy; many of our financially successful men have not toiled enough, and they do not know the mind of the laboring man, and so patronize when they try to help. Our schools do too much for the child, and as a result, the child can do little for himself.

The public school has become a feeder for the universities; the universities themselves are too often the fattening ground for social parasites. Manual training, business training have been introduced, and a study of the situation brings this deduction—that if you haven't wealth to go to the university, take the course offered for business or technical training. And such business or technical training as it is! Nowhere do we hear, or see, any aim to make education subordinate to, and existent for, character building. Consequently, the business boy goes forth with one thought uppermost—"to beat the other fellow;" somehow or other, get more salary. The technically trained boy goes forth eager to join in—not to combat—the abuse of power by labor unions, because his wits are sharpened better than his tools. This country does not so much need "skilled laborers" as it does, laborers skilled in the knowledge of labor.

If we do not work with our hands, we shall become decadent. Some of the best blood in America flows in the veins of our rich families. Yet these are just the people whose offspring are deprived of the right to steady their nation by a conscious citizenship—are deprived of the right to progeny as good, at least, as their ancestors. Rich men's children are not given the chance to work. "Work, and therein have well-being." The rich grow to manhood and to womanhood—encased in a deadly, impenetrable atmosphere of self-satisfied class bias. Their inclinations to help the toiler, therefore, make them mere charity dolors; and nothing is so demoralizing as charity. The man who has sweated and toiled, especially if his efforts have been only for the good of others, knows the mind of the worker. It is not the material side of laboring conditions we must understand—it is the mind of the masses.

Let us plan, not an up-to-date boys' school, if you please, but an out-of-date boys' school reincarnated, so that honesty of purpose, industry and a conscious citizenship may become factors in the rebuilding of a nation through the only possible medium—the children.

Any effort toward a better citizenship must begin with the young child, not with the boys and girls past sixteen. This is psychologically correct. Economically it is also a proper statement, for but seventy-three schoolboys in Wisconsin are high school students to every 1000 in the elementary grades. At least, these are the figures for 1910. The year utilized as it should be for the betterment of education, would enable children to cover the academic curriculum now prescribed for the grades and the high school in about three years less time. Wisconsin has school for its children but 180 days during the year. The average for each child is only about 91 days. The schools are needed by all children; ignorance is a disease that is likely to quarantine the intellectual majority. Twenty-five per cent of the children in Wisconsin do not attend any school. To make this statement more effectually truthful, it should be added that five per cent might reasonably be deducted for children not yet entered in school and those having quit school.

In order that sixty-seven per cent of the children of Wisconsin may attend public school—eight per cent going to private schools—for an average of ninety-one days a year, the state pays \$15 per pupil per annum. School revenue in Wisconsin is derived, as elsewhere, largely through local taxation—about 65 per cent. So long as this is the case there can be but little general education on broad lines for the good of the commonwealth at large. Schools should be a matter almost entirely of Federal and State control. Local interest and pride are often, doubtless, stimulated through local taxation, but this need be but a minor consideration, centering on a locality but emphasizes the too

prevalent stress laid on what each wants, rather than on the good for all.

Charity organizations, if they exist at all, should be conducted through the public schools. When operated through separate agencies—organized charities as they exist to-day, or through the church—they carry the stigma of charity, which is unfair and non-educative, or of maudlin sentiment which brings religion into fraudulent relationship with the recipients.

The police living in school neighborhoods should have beats in that neighborhood; postmen likewise; also teachers. We are likely to resemble more closely our better selves, or let's say our real selves, if we operate near home. We are likely to have a more wholesome respect for things municipal, if we understand that their agents are those whom we know. Public places of amusement and saloons ought, for obvious reasons, to be managed and owned by residents of the district in which they operate. Now if the ministers of a neighborhood were on friendly terms with the saloon keepers, and the policemen knew the teachers, and the children knew them all, we should needs make no change in our established institutions, and yet approach more nearly the ideal—a coöperative community. Furthermore, if a court circuit could be established in relation to neighborhoods, then a possible Utopia might exist in districts now so infectious that we dub them slums and dose them with sloppily sentimentality rather than with wholesome common sense.

Don't waste time on the high schools, unless there should be one with a live man at the head—a man who has been left alone and who has dared. If there is such a high school, then the plan for a type school for citizenship—and remember the only function of the public school is a sociological one—would be given a great impetus.

Supposing there is a school—the average graded school where the principal in charge is not afraid, and a high school where a daring man guides with understanding the destinies of his pupils, then do this. Select a piece of land near the city where city growth is not likely to mean its removal, and let the children themselves begin the building of their civic school, which is also to be a school of civics.

The activities current with such a movement are just the activities these boys and girls are sure to meet with, and which will be a part in their life of tomorrow. The farm, the garden, the cows, the stables, the poultry, the clearing, the planting—these things on the one hand; the erection of buildings on the other hand.

Buildings should be the result of plans made in the proper school departments, just as each bit of work should be correlated with the work of the classrooms. To bring about such relationship might mean an upsetting of the present course of study—but what of that? Per-

haps that is one way to bring about a conscious citizenship. Perhaps such a plan might not give a boy or girl the necessary credits now demanded for college entrance. But what of that? Are the colleges intangible in what they demand? For instance, how many college-prepared pupils really have a working knowledge of the languages demanded for their entrance? You see, what we teachers must do is to consider the child, and if precedent is wrong—and we are constantly prating about the smatterings of this, that and the other the children get from their few hours in the classroom—lest forget precedent and find another way. And this way—which I am persuaded is right, but which may be altogether wrong—is the one I have to offer.

In one year's time, any plant built and operated by the children of any high and graded school combined, would so arouse the interest of the general student body that the absence of joy in their work, truancy, dropping out, apparent lack of adaptability and the other germs of discontent would be moved from any school system, and the result would be citizens.

Localities would determine what building materials should be used. Where there is stone, use it; where lumber use it, either in the log or dressed; where clay, make bricks. Your trade-school work could all be centralized on such projects and in their connection with such work they would naturally become more familiar with the cultural than is now the case through the isolation of their present limited plan. Likewise, would the boys securing merely the general and not the trade training be impressed with the accuracy necessarily shown by the trades-boys in their industrial products. It is true you might upset the trades instructors' calculations for an exhibit by taking time for the practical that would otherwise be spent in making models or sample joints, etc. But then isn't it understood we are after the upsetting of something that doesn't suit us at present?

There isn't a newspaper but would gladly foster a department showing in phrase and picture the development of such a departure. But the copy, the mechanical, the distribution should come from and through the pupils. Any Union interested in the state, and all unions have many parents amongst their numbers, would welcome boys with sufficient intelligence doing such work under direction in the newspaper offices. You will find that the minute such work is begun, vandalism will decrease and the maintenance of the already occupied school property will pass into the hands of its users, the children and their parents. Why janitors to clean rooms children use? That is why they make them dirty, largely. Why painters to touch up and freshen? Why glaziers? Why any help, unless it be the engineer for the furnace, and we should greatly assist in our education of youth if we could do without furnace men. Using steam boilers would make

this not impossible but impracticable. But why steam boilers? There is a fireplace furnace on the market that could easily be adapted to any schoolhouse. True, it would mean fireplaces in each room, but there is education in a fireplace—at least, there is inspiration. Such methods of heating would mean constant replenishing on the part of the pupils which is just why such method is educative. We get the benefit of the heat, why not the labor of its production? The fireplace is decorative—steam radiators and furnace registers are not; the fireplace suggests the home, whereas, the steam radiator is most likely to represent the disagreeable flat janitor; the appeal of beauty, and absence of unpleasant thoughts are helpful agents in education. The danger of fire? Well, are we not supposed to teach children self-protection and a respect for property?

It is quite easy to see that all we have ever aimed to get through vocational training is easily possible if such type schools as have been suggested are put into being. If the public school system allows itself to become vocationalized it will turn over to the "interests" the one thing in public life not yet controlled by them—our schools. It is very true that politics have already sapped the genuine from the children's right to be taught to live, but the control of the politician is a fluctuating thing—for there are good politicians as well as bad, and the appointments strike the happy medium. But once let our school system become saturated with vocational training and we shall but be turning out skilled laborers for the "interests." True, the boy and girl will have occupation when their school days are over, but that they are useless—most of them—now when they leave the high school is no plea for a system which shall tailor them to order.

The school life of boys and girls should render them capable at the age of sixteen of seeking for themselves the thing that most appeals in the line of work. The success or failure of such seeking will teach them through experience what niche the world has labeled for their occupancy. This period of learning through seeking, is as vital for character building and for the training of the intellect and intelligence, as the previous ten years in the schoolroom.

Vocational training would have us center our attention on developing a boy's skill that he may be useful to his employer at once. But in order to do this there will be a sacrifice of the basic principles of character building—and without character in citizenship no commonwealth can prosper—for helpfulness to others, sacrifice of time and strength for the good of all, are lost sight of in the selfish motive of self-preparation.

Wherever and in whatever way you offer a bait, in concrete form you catch the microbe of graft. Vocational training has—in the mind of

the boy—the one goal, a salary soon. Vocational training has in the mind of the manufacturers another goal—more product and greater returns. Returns to whom? Without ability to sacrifice, daring in lacking; with tangible return for effort always in mind, honesty is on dangerous grounds; with product the outlook for the day, energy is sapped; and when this day and its follower and on to the end is over, and the summing up is comfort to the employer, bare sustenance for the worker, then man's mind becomes revolutionary; but his soul lacks daring, and he steepens his sorrow in strong drink, or mumbles in the corner.

The function of public school training is not to turn out carpenters, mechanics, skilled laborers—the function of the public school is to turn out men and women of sterling character. Education during the formative years should be a process of standardizing character traits—honesty, usefulness to all, self-confidence, determination, fairness, industry; and these made possible through a balance of mind and body. Such balance can never be attained through a separation of the industrial from the classical. The product to-day of trades and manual training schools is lacking in all sense of literature, of history, of art and the beautiful. A livelihood of this sort soon means drudgery. It is the mind of the drudge that leads to dissipation. The boy from the classical school has no sense of physical usefulness—cannot understand the mind of the man of the pick and the hoe. The former becomes our factory worker; the latter our professional protector of capital, as lawyer, banker or minister.

Divide school life into the period, from six to sixteen, when a concrete knowledge of principles—academic and moral—is made a part of the child, and the excursion period into a real world, sixteen to twenty-one, when youth will find itself, if fundamentally grounded during the formative years. For the full development of the child, both academic and moral principles are essential; one coming more from books, the other from work, that is, from an unselfish devotion to the task at hand. I have often thought that the less personal return the task brings to the child, except in joy of accomplishment, the greater the moral lesson taught.

Child-power is world-power—that the world is the sordid place it is, is due to over-much attention to horsepower and too little to the child. Horsepower is a money maker—child-power is a race maker. Which do you choose? Shall we make our schools into man-mills, where the planed and moulded product comes out ready to nail into place, or shall we use our schools as youth's playground where in addition to the preparation for life's struggles, beauty and poetry are practiced through usefulness and kind deeds. Shall we send our boys out into the land fitted to earn a living with the hands, but with absolute knowledge

that a daring thought, a cry for fairness, an inclination to vote as they please, means dismissal? Or shall we send them forth inquisitive to see for themselves the social inequality of this land; and with a physical and mental capacity to arise and cry aloud, "This can no longer be, for the coming generation has been taught how to live." Shall we manufacture our art, or shall we encourage it to spring out of native soil? Do we want a society composed of rich man, poor man, beggarman, thief—or do we want a human society awake to kindness—satisfied with enough—strong in time of stress, and joyful ever? Child-power is world-power—vocational training will mean industrial slavery.

A vocation is that for which one seems most fitted. Such fitness cannot be recognized until one has passed through the adolescent as a rule. During the formative years of a child's life, the teacher can mould character into whatever channel seems wisest. Thus the child can really be prepared to face life with interest and capability, or he can be turned merely into a carpenter, a skilled laborer of the sort that can get an immediate position on leaving school, but without the interest in life or the development ever to make progress. As a matter of fact, the employers themselves, if they were to look deeply into this matter should feel that the boy with the all-round education seeking his place in life, say at sixteen, is far more useful to any business, far more capable of doing with spirit and judgment and interest what he undertakes, than the deadened product of pure vocational training.

These changes cost money—there is too much spent already on schools. I believe such type schools could readily be put in operation without the increase of any present appropriation, though several changes in the present use of school funds, would have to be made.

The debit items for such schools would mean land, material, tools, stock, equipment; transportation charges which the railroads ought to help meet. The credit side—apart from the gain to future generations, and to the social organism—less state institution cost, (I have in mind, jails, reform schools, penitentiaries, insane asylums, poorhouses which are largely, if not entirely the result of faulty public school education) could very appropriately be moneys obtained through dropping entirely—at least in such capacity—all supervisors of music, drawing, physical culture and like handicaps to the teachers' individualities, the limiting of expensive gymnasium equipment and teachers as instructors in such. I have no statistics at hand relative to such matters in Wisconsin, but believe if such were at hand, I could prove my point.

The farm of our civic school, when it reaches the productive stage ought not become commercialized save in the way of reduction of running expense. The produce is very necessary to the lunch and meal necessities of the community in the building and should be utilized.

Its dairy should, however, be made a pattern as its farm should be, to the community at large. The human possibilities of use of such type schools for summer outings and invalid camps if you will, now charity rooted, are certainly vast in a common school project of this character.

The occupation of the child—mind and body—during practically all the time of all his school age, tells its own story without further qualifications here. There is no reason why Sundays—certain routine of the day having been recognized—couldn't be spent on these new school grounds. Unless children are given constructive occupation during the formative period, you are wasting much of your educational effort in their behalf in later years. It is useless to expect soundness from education unless the underlying principle of sex hygiene becomes the unconscious living habit of the adolescent. Health is the necessary element to happiness, and happiness is the great economy of life. Such economy is never to be found in the make-up of those who have been adolescently delinquent. The constructively busy boy with responsibility—real work, not play work—placed on his shoulders, keeps his mind active and gets his body tired. His day dreaming is occupational—in the night he sleeps and doesn't dream, unless it be of the joy in the work of the morrow.

In that fifteen years ago in a public school in Washington, D. C. all of the above thoughts with exception of the actual building of the schoolhouse itself, which fact placed the greatest handicap on the project, were put into practice. And that since during the past ten years, all of the above suggestions, even to the building of the buildings and to the maintenance of their entire operating necessities—heat, light, water, etc., have been put into practice, and more recently, having completed a model schoolhouse along such lines—completed on paper—I do not think I am calling too much on your gullibility in asking you to believe there is the practical in what might seem to you the extreme.

To sum up: The creation of a community, whose individuals shall be trained to act in accordance with the basic facts of their independence; trained to pool their interests, their enthusiasms, and their aspirations; trained to think in terms of the common weal and to be ever ready to do and to dare for a public end—the creation of such a community demands early industrial training.

The industrial training of children should have as one big thought in the foreground—character development. That skilled labor might result from industrial training, that industrial training might lead to later vocational training, are to be conceded. Goodness is not character, only usefulness is character and men are rare who can be useful to a community and do not know how to use their hands. Industrial education has been the cure meted out for the deformed, the undesir-

able, the deficient. But industrial education should be the preventive. The cure is doubtful; the prevention is sure.

The son of the working man has to go to work and soon becomes a drudge; the son of the man of means gets no chance to work, and thus becomes a parasite. Both are, undoubtedly, the result of our public-school system. The United States is criminally negligent in caring for her wards—the children—when it comes to education. And through education, but beginning with the babe, is the only chance for the regeneration of a race already showing moral decadence.

We are not taught responsibility. Parents do not understand responsibility. They try very hard—many of them—to do all possible for the child, after the child is born. The time to do for the child is during the youth of the parents and there is no way the youth of the land can be made to understand this, save through the public school, save through industry—unselfish occupation—during the adolescent period. Sex preachments have never prevented anything. Self-protection is not possible through being told “how;” self-protection comes from “knowing how.” The only way to learn is through doing. Mastery of self, muscular control, mental morality through the centering of thought on helpfulness towards others,—these attributes are possible only through constant and unselfish occupation during the formative years. Our country does not possess a conscious citizenship.

This age has kept us so very busy perfecting and marketing horsepower, that man-power has been greatly neglected. In consequence, the man who might be willing to work, doesn't know how; and the man who happens to know how, rates his earning power with the developed mechanical force, and his demands being met, there results a decrease in accomplishment with an increased cost of effort. The increase of foreigners who do the so-called drudgery, has taken from the hands of the male population of this country, the source of their forefathers' strength—the strength on which was founded the nation. Great nations have been and are the physically industrious ones. To the fact that the great mass of the German people toil with their hands, live next to the soil, is due, without doubt, their preëminent position among civilized countries to-day. On the other hand, nations whose light has been kindled by their wits, find the flames soon flickering, if not extinguished. The Romans, 'tis true, and the Spartans, were most physically fit; Belligerency, however, gets but so far, then like a whipped dog, slinks back and bows its head to Justice. The nation that lives by its wits, that nation that climbs through its armies' activities, is doomed. From the soil emanated life, and recognition of Justice. Justice decrees that each shall labor in order that his neighbors neck may not ever be under the yoke.

Education is a matter for constant change; education is progress. Education must meet evil conditions that are at hand, yet act as a preventive for recurrence of such conditions. Education should mean happiness and there can be no happiness without successful performance of a task. Law is a result largely of custom, of precedent, and must be. Therefore, new custom, new precedent must begin with the child.

The education of children should have as a second big aim—civic improvement. Good citizenship should not consist in merely obeying the law. The civil law is but an ill-advised way for creating and sustaining government. No good government can exist unless sustained by moral law, and it should be the function of education to insure moral training to the young of the state. There is not a government in existence to-day, where the people rule, and a nation cannot be truly great unless the people do rule. Were the people to rule to-day, not in this country alone, but elsewhere, there would be anarchy, because education has not prepared the children for civic improvement, or civic understanding. Education should mean self-reliance, fortitude, daring, self-control, endurance, self-sacrifice. Education is too much a matter of quantity, a peck of mathematics, a pound of history, a ton of English, a gallon of geography. Education should not begin at seven and end at eighteen, or twenty, or thirty. Education is for always. And to make possible the two aims stated—character development and a conscious citizenship—is the duty of the school administration department through industrial training.

The principal of a school, having understanding, and no intermediary but the superintendent, freed from special supervisors, (the ruination of independence in teaching and honesty of thought and expression) allowed absolute sway in his building and the community neighboring the building, given the authority to select his own teachers and plan the curriculum for the individuals coming under his care, such a one could make the public school do what it should for the children of the people.

The longer on this earth we live
 And weigh the various qualities of men
 The more we feel the high, stern-featured beauty
 Of plain devotedness to duty.

Steadfast and still, nor paid with mortal praise
 But finding amplest recompense
 For life's ungarlanded expense
 In work done squarely and unwasted days.

—James Russell Lowell

REPORT OF SPECIAL EDUCATION SECTION.

Chairman—GUY D. SMITH, Supt. of Schools, Fond du Lac, Wis.

Secretary—AGNES E. SULLIVAN, Principal School for the Deaf, Oshkosh, Wis.

The program was opened with a piano solo by Miss Blanche Cornell of the Janesville School for the Blind. The beautiful way in which the selection was rendered by this girl totally bereft of vision was an inspiration to all who heard it.

This number was followed by a demonstration of the work done in speech and lip reading in the State Institution for the Deaf under the direction of Supt. E. W. Walker. Two classes in speech were presented; a class of beginners with Miss Williams as instructor and one of eighth grade pupils taught by Miss Hoberg. The little people did splendid work in lip-reading and the work in geography and arithmetic with the older pupils was very fine. These pupils were given problems in percentage which they read from the lips of the teacher and solved orally in voices which could be understood by everyone in the room.

At the close of this demonstration the meeting was addressed by Mr. A. J. Winnie former inspector of Schools for the Deaf in Wisconsin, and at present Supervisor of Training in the Department for teachers of the Deaf at the Milwaukee Normal. His subject was The Training of Teachers of the Deaf. Mr. Winnie gave a brief history of the deaf work in Wisconsin, dwelling upon the obstacles which were met with in establishing the first school at Milwaukee, which was at first a private enterprise; and upon the heroic pioneer efforts put forth in attempting to bring this good work before the mind of the public. The speaker paid glowing tributes to the late Paul Binner, founder of the School for the Deaf in Milwaukee, to his successor Miss Frances Wettstein, and to the present head of the Phonological Institute, Mr. R. C. Spencer of Milwaukee.

During the past year the Training School for Teachers of the Deaf has been connected with the State Normal School at Milwaukee. Mr. Winnie explained the advantages of having the school thus connected. He spoke of the tendency of the specialist to concentrate on those things which bear directly upon his own particular line, and the danger of thus becoming narrow. By associating with teachers of varied interests the interest of the teacher of the deaf is broadened; the work which we are doing is brought to the notice of the public,—the knowledge of the teaching of the Deaf is disseminated. Mr. Winnie stated that the status of the education of the deaf was never better than it is to-day.

After Mr. Winnie's address Elmer Schlicher, a totally deaf boy, talked

on "The Advantages of Lip-Reading over Dactylology." He said in substance: :

"The value of the Day Schools for the Deaf, especially those that teach lip-reading is unlimited because without such institutions the deaf individual would be very much handicapped in not being able to talk and read the lips.

Success in business life depends largely upon the deaf person's ability to talk and read the lips. Nowadays modern business in America is conducted for the greater part on the get-rich-quick proposition. Everything is on the hum and the business man is continually confronted with new worries and dangers, so he finds it unprofitable to waste valuable time. This is one of the greatest stumbling blocks in the deaf-dumb individual's ambition to be a success in business life, for every business man has no knowledge of the science of dactylology and therefore the business must be transacted on pencil and paper which is a great bother and waste of time.

A deaf-dumb individual is deprived of most of the joys of life. He cannot associate with hearing persons and is forced into the company of people with the same defect. It is known that when two or more deaf individuals are constantly together, they gradually become isolated from the outer world and that it becomes very difficult for them to comprehend the ways of humanity. Thus it is the same way with the deaf-dumb individual even if he is in the company of hearing persons. It requires free conversation to get a grasp of facts.

It is true that some such persons are successes in life in spite of their disadvantages but the majority are failures and can follow only one kind of work or a trade throughout life. The sign language is in most cases objectionable, and many persons, however intelligent they may be, seem to think it ridiculous. It is a certain fact that if the lip-reading deaf schools were not established in Wisconsin, I would at this time have the mentality of a ten year old boy and that I would never have entered high school.

The lip-reading deaf school prepared me to cope with hearing persons, and to it I owe my success as a student in the high school. It inspired self-confidence and ambition in me and gave me a guiding hand on Life's pathway. Its work can never be repaired fully, but shall be honored until the sun sets for the last time in the horizon."

After this number the Chairman introduced Mr. Cook the new State Inspector of Schools for the Deaf. Mr. Cook spoke briefly of his interest in and hearty approval of the progress which Wisconsin has made with her deaf.

The meeting was next addressed by Mr. J. T. Hooper, Supt. State School for the Blind, Janesville, Wis., whose subject was "Educational Ends from the Standpoint of a Teacher of the Blind."

Mr. Hooper showed that the biggest problem in the education of the blind is to educate the hearing in the right attitude toward the blind. Emphasized the fact that the normal blind are normal people, and that the greatest injustice which can be done a blind person is to pamper him and do things for him which he is capable of doing himself. "Helping the blind" in the sense in which it is generally understood is the greatest hindrance to their development. Instead of thus increasing their handicap Mr. Hooper advised teachers to foster independence, and a spirit of activity,—inspire self-confidence, and cultivate self-respect in the blind thus making them feel that they are not unlike other people.

The next number on the program was a vocal solo by Miss Lillie Lohry, a pupil in the Janesville School for the Blind. To those unacquainted with the wonderful work done in the schools for the blind this girl's musical ability must have been a revelation.

President Carrol G. Pearse's address is given in full later on.

Following this address the "Ungraded School" was discussed by S. B. Tobey, Supt. of Schools, Wausau, Wis. Mr. Tobey has worked out the problem of the exceptional child very successfully in his schools, and explained the manner in which he has solved it. There are two classes of Ungraded Schools; the one established for children of more than normal mentality,—the other for those of less than normal mentality. Mr. Tobey believed the former class to be the more successful. He objected to the latter on the grounds that associating children of a low grade of intelligence with those of normal intelligence has a bad influence upon the latter; and that children of normal mentality or of a mentality higher than normal will resent being put into a school with children of a lower grade of mentality.

In the ungraded school Mr. Tobey would place; the child who is over-bright, who has superfluous energy, both physically and mentally; the child who has gotten behind his class because of absence and the child who is dull along certain lines.

The program was closed with a violin solo by Joseph Grebner of the Janesville School for the Blind. President Carrol G. Pearse of the Milwaukee Normal School was elected Chairman for next year.

PROVISION IN THE PUBLIC SCHOOLS FOR CHILDREN SUB-NORMAL INTELLECTUALLY.

Abstract, CARROLL G. PEARSE, Milwaukee.

The schools have always had in them a certain number of children who were a great trial to their teachers and a hindrance to their schoolmates, and who themselves received little benefit and too often less pleasure from their school attendance.

Teachers and the public, generally, have understood that there are mentally deficient children; there is a general knowledge that there are such things as idiots and imbeciles who are sometimes retained in their homes and sometimes sent away to almshouses or to state institutions for the care of such unfortunate beings. Most persons have seen cases of this sort and associate the vacant gaze and the repulsive personal appearance and actions of low types of mental defectives; but it has only of late years been at all generally understood that numbers of children who have no noticeable outward indications of that fact, are lacking in mentality and are unfitted to profit by the usual schoolroom instruction, are unable to learn the things which can be taught to other children, and who cannot work successfully under ordinary schoolroom conditions. When subjected to the usual schoolroom agencies they bear about the same relation to the normal children with whom they are placed as the slag or "clinker" does to the clean combustible coal in the furnace. And as grates and a fire box of special construction are necessary to burn low grade coal successfully, so special educational equipment and methods are found to be required for educating sub-normal children.

Many sub-normal children have been in the past shouldered aside and pushed out of the educational procession because their weakness was not recognized. It is not yet known just what proportion of our pupils are of this class. Some authorities estimate one per cent as the number; others place the ratio much higher. The proportion certainly varies in different schools; those in which pupils come from good homes, where good material and moral conditions prevail, show the smallest ratio; the homes of wealth and luxury are not exempt; the homes of the wretched and the vicious show the greatest number.

The proper classification of these children is not easy. The class teacher is not an expert in making these distinctions, and not infrequently mistakes slowness, or a troublesome disposition, or laziness, or the effects of removable, or improvable physical defects, such as poor eyesight or a condition of impaired vitality, for indications of sub-normal mentality. Children "nominated" as candidates for treatment in

sub-normal classes require careful study by teacher and principal and careful examination by competent medical authority to make sure that the apparent sub-normality does not lie in some other, and temporary condition or inducing cause. After it seems reasonably clear that other causes than those mentioned must be sought, the time has come for a psychological examination, which, in connection with those tests already applied, should pretty clearly settle the child's status.

When the one, or one and a half per cent of the children who require segregation into these special classes has been selected, special hours and exercises, as well as special equipment and specially trained teachers are needed. It is not possible to generalize in this regard; classes vary widely in the characteristics and the needs of the members; the age, the sex, the particular type of mental deficiency,—all must be considered. Expert knowledge of methods and materials, and of their use is required here, as in the selection of the children to be instructed in these classes. This paper is not the place to discuss these.

The number of pupils in such a class must not be large; a great deal of individual teaching and attention is required; as the pupils differ from normal children, so they differ, and widely, from each other. Each has his peculiarities and weaknesses, occasionally his special strength. According to conditions, classes may vary from eight or ten up to a dozen or fourteen.

Where these children must depend on the regular classes for instruction, they find themselves unable to do what their classmates do; they fail, and each failure injures self-respect and saps courage. Unable to maintain a creditable standing as others do, they often become "bad," to achieve at least some kind of distinction and obtain recognition. Unsuccessful in school, they are likely to drop out, and are forced, not only with inferior powers, but with inferior preparation, to begin the struggle for existence. Here, too, they fail. Repeated failure brings final discouragement, frequently cessation of effort; these become paupers. On the other hand, a considerable number acquire an habitual attitude of dislike and defiance towards society as they did towards the school; or, weak in will power, they yield to temptation or to evil suggestion; these two classes usually become criminals.

Taught wisely in classes where they may have the right sort of care, they may be first, given as much of the conventional of the schools as they are able to master; second, they can be turned towards and trained in some employment by which, if possible with their limited natural ability, they may become self-sustaining. If this can be brought about, their self-respect is conserved; they retain a good attitude towards society; the community does not have to deal with them as criminals; it does not need to maintain them as paupers. They have such a share

of the joy of life which comes from worthy achievement, as their impaired endowment for life's battle makes possible.

It is not possible for each community to maintain the expert service required to examine and classify its children who ought to have this kind of expert care; the state must recognize its responsibility, and provide, as already in the case of the deaf, for expert supervision of this work in the different communities, and expert assistance to the teachers engaged in work with such classes.

The teacher problem is an important one; at present no adequate supply of teachers for the work is available. It will be necessary for training to be given to fit teachers for this important service.

READING IN THE GRAMMAR GRADES.

LIDA CORLISS, Appleton.

Oral reading is the test by which we determine the child's mental assimilation of the printed page.

There is no technique in oral expression which is not inherent in the child. The normal child can and does express under normal conditions what he thinks and feels.

What do we study reading for? Is it for discipline or is it for culture? Reading is only partially discipline, that is, there should be enough discipline to insure expertness in extracting thought from the printed page. Thomas De Quincy says: "There is the Literature of knowledge and the Literature of Power. The function of the first is to teach, the function of the second is to move. The first speaks to the discursive understanding, the second speaks to the higher understanding through affections of sympathy and understanding." Channing says, "In the best books great men pour their souls into ours," and again we find Bailey saying,

"Poetry is itself a thing of God;
He made his prophets poets, and the more
We feel of Poesie do we become
Like God in love and power under-makers."

Reading then involves both discipline and culture. It is a study of affections through sympathy—a soul study and one which enables us to become like God under-makers or which gives us creative power.

There are educators who believe in giving the minimum amount of time to reading in the grammar grades; who reason that the school gives the child sensory experience rather than actual experience in the

practical affairs of life; that reading except as a discipline for gaining thought from the printed page is out of harmony with public school work; and that what the child needs is experience in the practical and in the mechanical affairs of life.

The school is too much divorced from real life. We do need more concrete experience, but there is a knowledge of mental states, ideas and experiences, the child could not get in his narrow world. In literature are to be found the greatest experiences of the race and they are the child's natural inheritance. The teacher of oral reading does not consider thought extraction her only end and aim but her object is to unify body, mind and spirit. The ordinary school methods tend to divorce the mental from the spiritual and both from motor response. By motor response we do not mean gestures. What the child feels inwardly he shows externally, and Prof. James says "The moment we inhibit bodily expression we inhibit emotion." All physical response has its effect upon the inner life and the statement is made that a good cure for the blues is to stand erect and expand the chest.

The child needs literary culture. Ideas and images reproduced in his mind with sufficient intensity to bring emotional responses mean an addition to his own experiences. The natural dramatic instinct of the child reveals the hunger for experience. His own life is small and he seeks to add to it when he plays at other peoples' lives. Why not use this natural, God-given instinct of the child? Why not allow him to dramatize—to live completely over in his own life experiences, which are far superior to his own? Reading then is far more than expertness in reproducing ideas. Ideas are only a part and one might say, the least part of literature, for literature is not an embodiment of abstract thinking but of concrete experience.

We find an abundance of material for study in the classic that is of the greatest interest to children and that is beyond their grasp neither mentally nor emotionally. Take for example, Browning's *Herve Riel*. What is this but a fight, a sea fight, a chase? The study of this selection produces emotions with which the child is familiar. The ultimate test of the fitness of any selection is whether the fundamental spirit is within the child's experience.

Our aim then is to lead the child to read *Herve Riel* naturally. But what is natural reading? By natural reading do we mean nature on the plane with which we are best acquainted with it, the plane of common speech? Are we to drag a highly dramatic situation like that of *Herve Riel* or one of the deep reverence like Kipling's *Recessional* down to this low plane, or are we to seek to elevate ourselves to the author's sphere? If we take the spirit of action from *Herve Riel* and the spirit of prayer from the *Recessional* what have we left? We have too long held common reading as our standard for the expression of all

literature. We have made slight difference in feeling and delivery between gayety and pathos. We have been getting and giving facts and talking about feeling. Why should we devote all our energy to cold reason?

Natural reading then is an expression of the feeling one would naturally have under the conditions given in the text.

As reading is mental plus the emotional or spiritual, it is an art and we can no more tell how to teach the art of reading off hand than we can tell how to paint a beautiful landscape.

The first requisite is a teacher who is herself a living model, one who is responsive, open, and who is a good audience. A stream can rise no higher than its source and it is of the utmost importance that the teacher feel and express the varied emotions with sufficient intensity to inspire the pupils. There can be no definite outline given for teaching reading. The work must be varied. My object this afternoon is not method but ideal. If we as educators see the importance of more than common reading in the public schools we shall meet the demand.

Having decided that Herve Riel is not beyond the child's experience and that, to read it naturally, he must assimilate the selection, must feel somewhat the same emotion Herve Riel felt, I should like to present one way of getting the desired result.

We advance from words to ideas, from ideas to images, and from images to reality.

Then, First, give the historical and geographical setting. Second, put the selection before the class as a whole. The children should read it through mentally, then discuss the poem in general, the author, the style, the story, ascertain why it was written, and then to create a livelier interest and to give the class a standard, the teacher may read portions or all of the poem. This second step should create intense interest. Third, the analytical study, to cause the child to understand the words in their relation to the subject and never to make a detailed word and definition drill of it; to create vivid mental pictures, to make careful character studies, to differentiate between the different characters and to show the relations each to the other. All this is vastly more important and tests the teacher's ability more than the vocal rendition of the selection. The fourth step is oral reading or living the selection. Here the teacher must help the child over this difficult step by being a good audience, by encouraging him to try again and again, by illustration, by concrete examples, by drawing out the child's experiences, by criticism of the character not the pupil, by praising what is good and ignoring what is wrong. The fifth step is a summary. After the battle is fought and won and the child has done his best, draw the final conclusions. Do not point out a moral, dragging the work down to the level of a trite maxim but sum up the good qualities of the hero.

What do we admire most in Herve Riel? You will get such answers as "He didn't have his head turned by success." Point out the beauty of simplicity and give concrete examples. In other words make all the good qualities attractive so the child will have the desire to cultivate them.

The moment a child shows by lack of expression he has not assimilated his subject stop him. Stop him at once. To allow him to go on reading in this slipshod manner makes him careless and he forms no end of bad mental habits. Precision is the corner stone of oral reading. In the analytical study never tear down but build up. When reading cause the child to be direct. He must read to the teacher and the class. Right here is one of the greatest privileges of the teacher, that of being a good audience. After all it is the life of the teacher that makes the reading a success.

Let us not begrudge the time spent studying a selection in this manner. Let us study intensively not extensively. The formation of good mental habit is invaluable. High School teachers tell us we do not send them good mental readers. Let us slide over nothing. How can we if we create vivid pictures and live the selection? A thorough understanding of the subject matter is the first element in oral reproduction. Are not good mental habits of more value to the child than a head crammed full of facts and stories about literature? Literature is life, varied, many sided. It is mental, physical and spiritual. May we not elevate the spiritual or emotional nature to the same plane occupied by reason? Do we not need power as well as knowledge?

After a careful and rather prolonged study of one selection change to one of an entirely different style. During the year each of the grammar grades should study at least one selection under the following heads, pathos, gayety, solemnity, beauty, reverence and oratory. Then they should study several selections which are abrupt and startling for this style causes the child to forget himself quicker than any other. The capacity for spiritual perception is growth. We want the child to appreciate all styles, to adapt himself readily to all styles.

Then there is dramatization, but let us always use something of historical or literary value for our study. Dramatization is of the greatest value and is thoroughly enjoyed by the pupils. In addition to dramatizing some of the regular lessons last year, we worked on Hiawatha, King Arthur scenes, Rip Van Winkle, and Historical Plays. The children thoroughly enjoy plays containing parliamentary drill. They like to play real people.

But I hear some one say, the public school is not the place for this kind of work.

I am not pleading for reading as a fine art and for finished work. The normal child under normal conditions can express vocally and

physically anything he can think and feel without training, and will if kept free from self-consciousness. We are told that this is impossible, that the acquisition of knowledge causes the child to make comparisons and he is bound to be self-conscious. Prof. Bassett of the University of Wisconsin had the reading work in the school for Ethical Culture in New York City for a time and he testifies that where the child began dramatic work in the second grade and continued through all the grades he escaped the self-conscious period.

Now if the child under normal conditions does not give expression of thought and feeling it is because of a lack of perfect understanding or his assimilation of literature.

One last plea for oral reading and I have finished. Our aim is to cultivate a love for literature. High school teachers tell us the average child comes to them with an aversion for poetry which years of patient study can not eradicate. The child has studied about literature. He has been gleaning stories, facts, not a knowledge of life. All life is beautiful however crude and the child loves what he creates. No wonder we have an aversion for the old fashioned oral reading which was getting something off the mind into the air and which drew attention to the pupil. We plead for oral reading in which the child loses himself in the character.

Martineau says, "The only knowledge that can really make us better is not of things and their laws but of persons and their thoughts," and I would rather have an hour's sympathy with one noble heart than read the law of gravitation through and through. To teach us what to love and what to hate, whom to honor, and whom to despise, is the substance of all training.

STANDARDS OF PROMOTION IN THE GRAMMAR GRADES.

O. H. LOWE, Sheboygan.

A topic may be treated from many angles. After considering for some time, the different lines of attack that presented themselves in the treatment of this important topic, for it is indeed a most important one, I concluded that any other method than the one based upon facts, no matter how interesting and amusing, must avail us little in the solution of the problem of promotions, not only to the Grammar Grades, but throughout our Elementary School. If any of you think that the matter of promotions does not present difficult and unsolved problems I recommend for your most serious investigation, the records of your own school during the last decade. The facts you

will find will bring to your cheek the blush of conscious acknowledgement of the unquestionable deficiency of your success as a teacher. (This acknowledgement presupposes an unquestionable honesty, however, in the one making this investigation).

It makes very little difference in the solution of the problem of promotions as to what you or I may or may not think or believe regarding it, but it makes all the difference in the world as to what we know about it. I am going to formulate no theory, propose no remedy, or criticize any teacher concerning this question. I am going to give a few statistics, relate a few experiences, raise a few questions, draw a few conclusions, and leave the rest to you. Right here let me remind you of the futility of trying to escape facts. You may close your eyes, or stop your ears, as some of us are prone to do, but facts remain there just the same. You may as well attempt to flee from your shadow as to escape facts.

This 1913th year since the advent of the Carpenter of Nazareth, the world's greatest teacher, marks the most glorious epoch yet recorded in the book of time. This is an era of awakening conscience. For half a million years we groped in the darkness of ignorance. We are just getting a glimpse of the first rays of dawn. Our opinions on civic, social, industrial, religious, and educational matters of course differ. It is good they do, but let me tell you this, my fellow teachers, those of you who do not see in the trend of recent times, the shattering forever of the shackles that have kept enslaved the masses for countless centuries, along the lines above referred to, have, ostrich like, your heads covered with sands of ignorance, superstition, prejudice, jealousy, bigotry, or deceit.

Too many of us have an inherited instinct to manage things on the "Let good enough alone," principle. We have inherited a peculiar disposition to live, think, and act in accordance with custom. We do not think, live, and act as we know is best, but rather as is the style. In many ways we are ancestor worshippers though we know it not, and you all know that ancestor worship has been the bane of Oriental civilization. There is a premium placed upon every individual who substitutes, for his own intelligence, a secondhand intelligence handed over to him by some one else. Years ago this some one else was solely the Church, and to dare to assert ones own intelligence in place of accepting the worn out, threadbare, intelligences of the Church was but to invite the stake, dungeon, rack, or wheel.

To-day this some one else that hands out this secondhand intelligence and demands, "Use it in preference to that of your own," is still partly the Church, but also, alas, I grieve to confess, the school, and the premium awarded to the thousands of boys and girls in our

schools who make this substitution is promotion into the grade next higher up. I am not one of those who believe that all that is, is good. That may have been the case in the days of Adam. I am not orthodox in any line of thought, civic, social, industrial, political, educational, or religious, and because of this, have at times brought upon myself the anathema of well meaning friends.

In this groping upwards through half a million years, or more, we have been impelled by a mysterious Something, the Same that ever turns the golden sunflower to face the shining sun. Sometimes, it is true, our advance is by leaps and bounds, as when some son of God, being especially endowed with the attributes of his Sire, brushes aside the cobwebs of difficulty at which lesser man sweeps in vain. Sometimes the car of progress stands still for a thousand years, or else rolls slowly backward to darkest ignorance, from which it just emerged. Thus ever, in ebb and flow, nations rose and fell and rose again, making the stepping stones upon which succeeded loftier nations, nobler men.

During these countless years we have traveled far, wrested many an unwilling victory from the dominion of darkness. We no longer live in caves or hollow trees, fighting with naked fists the savage beasts. We still erect temples of brick and stone, it is true, to a God that lives in Heaven, but we are learning slowly, 'tis better far to erect temples of character in the hearts of men to the glory of a God who dwells upon earth. In days of old when sickness stalked about us revealing glimpses of the grim Reaper, Death, we called in the priesthood and let the crop be garnered. To-day when sickness threatens we summon a physician. The former through ignorance let us die, the latter through intelligence makes us whole. Lightning, gravity, magnetism, and the thousand other forces that once made us cower in ignorant servitude have been subjugated to will and made man's most obedient servants. We have organized great societies, built wonderful nations, weighed the world and measured the stars. No longer does the soaring eagle in yon dizzy heights hold from us the secret of his flight, nor the lightning its tremendous power to work. We are no longer mere animals, content to gorge ourselves with raw meat and roots, and lizard like, bask in the morning sun. The ear craves harmony, the eye beauty, the heart sympathy, the mind dominion, while the soul mounts to the very stars to meet its Maker, of Whom it is a part.

In this great flood of civilization, instruction has ever been the main tributary. At first imparted only in the cave, hut, or home, later in the temples, synagogues, gymnasiums, and churches, and then in buildings erected for that purpose solely. And a wonderful, wonderful institution has the school become. With an annual cost of

nearly half a billion dollars, reaching, through some five hundred and six thousand teachers, nearly twenty million children, the system of public instruction has become so deeply imbedded in American life that it has become the very heart of America's existence. Imperfect and fallible schools are, for like the church, or our government itself, they are but human creations. But with all these imperfections we have recently heard so much about, and in view of the indictments I may later bring against them, have our schools been a failure? No, a thousand times, no, the Ladies' Home Journal, notwithstanding. My evidence, you ask? These glorious United States which were built upon the institution of public schools. More evidence, you ask? Pathetic Mexico, Spain, and Portugal, where public schools as we know them are wanting; or better still a comparison of conditions in Cuba, Porto Rico, and the Philippine Islands before and after the American intervention.

Yes, we have traveled far, and in recent years, at a fearful pace. It takes no great stretch of memory of the older generation now living to take them back to the simple life in the little red schoolhouse, that, by the way, was never painted red, and the more simple curriculum followed by the teacher there. Reading, writing, and arithmetic, with spelling thrown in as a recreative and social affair, completed the course.

This, indeed, allowed ample time for excellent training in these few branches. What has taken place since? Well, you know the story better than I can tell it to you. At first history, geography, language, civics, and physiology were added. Then music and drawing were engrafted onto the course. Later physical training, manual training, cooking, sewing, and nature study were squeezed in. To this must be added the demand for adequate instruction in morality, ethics, patriotism, current events, to say nothing about programs to be prepared for Hallowe'en, Thanksgiving, Christmas, Washington and Lincoln Birthday anniversaries, Arbor and Bird and Fire Prevention Day (note how that simple day has evolved into a nonrecognizable conglomerate affair), Decoration Day, Peace Day, and so on. Then there are rhetorical that all grades must make provisions for, at least the Grammar Grades, School Banks—but why continue. As I said, you know the story too well to need my telling it. Not satisfied with taking every available moment of the teacher's time from 8:30 to 4:30, the supervised play bee is heard buzzing around the bonnets of many school authorities, and teachers are expected to also give the few breathing spells they have thus far had during recess and noon intermissions, over to the instruction of pupils in play during their recreative moments. Verily, I say unto you, we are traveling at a rapid pace. You know, too, how stealthily these added branches have been

engrafted onto an already overloaded curriculum. It works like this. Music would be a nice thing in the school. Why not have it occasionally for morning exercises? Surely there is no legitimate objection to this. So for morning exercises occasionally there is music. Then some one finds that music is really an important study. He discovers that some great man in Germany once said, "I care little who makes the laws of the country so long as I may write its songs," or something to that effect. This enthuses him, and convinces school authorities that music ought to have systematic attention in the schools. Once a week fifteen minutes is allowed for music. Surely every teacher will find room for this in her spacious program. But now it has a foothold, and it doesn't take very long before music must appear daily, or at least three times a week, during a full twenty-five minute period, instruction imparted under the guidance of a supervisor who sees nothing else but music, and makes it, as far as he is concerned, the whole thing in the curriculum. So it is in drawing and many of the other branches that have loaded down a top heavy curriculum. The teacher these days is certainly in need of sympathy, but if so, what about the poor boys and girls? If some boys and girls had difficulty in the good old day to get along with the three R's, what might we expect of them to-day when they are expected, in addition to these, to do creditable work along the lines I have mentioned?

Is there any wonder schools are criticised severely for turning out occasionally products weak in many branches? I plead guilty to the charge that many of our pupils are deficient in these branches. I plead guilty to the charge because it is a fact, and as I said before, you cannot get away from facts. But I am not discouraged by this criticism. I am only amazed at the fact that some of our pupils do manage to get through the elementary schools with a very creditable education. When you consider the haziness with which the average pupil must get his instruction as a result of this pace we are setting in what is termed modern education, there is much cause for gratification at the results we are getting. I believe, however, we might be just as well off if about half of the curriculum were amputated, even though it did require the administration of an anaesthetic to some of our faddists, and all our efforts as teachers placed in handling well the remaining half. Why, the books needed by the ordinary third grade pupil to-day constitute a veritable library. As a matter of fact, desks no longer are large enough to contain them, and as I go about through the rooms I find that pupils are actually compelled to lay books on the floor or place them on tables.

Now, with these conditions in mind, let us give our attention for a few moments to a direct consideration of the question before us, "Standards of Promotions to the Grammar Grades." We can best ge/

at a discussion of this topic by asking ourselves, "What have been in the past, and are to-day, the standards of promotions, not only to the grammar grades, but through the intermediate and primary grades as well?" Then to follow that with a second question, "Were those standards in the past, or are they to-day, reasonable and just to those concerned?" And this in turn by a third question, "Who are mainly concerned in any promotion?" Let me repeat here that any other method than dealing with facts in the case is futile. Dreamers and philosophers we must ever have. They attract our attention upwards to obtain occasional glimpses of better things ahead, and thus encourage us to strive for their attainment. The test of all theories ever remains the same, nevertheless. It is this. Do they work? What are the facts in the case? Not what would we like them to be, but what are they? Bear in mind, also, that facts upon which conclusions in this paper are reached have been largely obtained from our local school system, and in this, largely from the Jefferson School, but conditions are so alike throughout the country that I venture the assertion without the least fear of successful contradiction that these facts are quite typical.

Returning now to answer query one, "What in the past have been and what largely now are the Standards of Promotions to the Grammar Grades? The answer will be found, not by asking those who have been responsible, in the past, for those promotions, nor by questioning those promoted, but by looking up the records of promotions themselves. These give the figures, so there need be no doubt of the veracity of the answer. Hear the answer, "Promotions in the past and largely now are based entirely upon the standard of intellectual attainments."

I want this to sink deeply into the consciousness of every teacher within reach of my voice. Some statistics will be given shortly to prove this assertion. But is this not reasonable, fair, and just, you will ask? What under the sun shall guide us in deciding promotions if not the intellectual attainments of the pupil? This is a fair question and I shall try to meet it fairly by asking you, in turn, What is the purpose of education? You immediately have on your tongue's end a half dozen definitions and purposes. I believe education should have as its chief purpose the training of the young to do a few things well along with the development of character, rather than an attempt to make of the young traveling encyclopedias of secondhand information at the sacrifice of character. The first aim will give us a man who, as Hawley Smith says, will be "onto his job," and therefore educated; the second, an intellectual nonentity who may know many things, but alas, lacks man's greatest asset, character. Of the many definitions of education I like best of all Thomas Huxley's. Says

Huxley, "Education is the instruction of the intellect in the laws of nature, and the fashioning of the affections and the will to move in loving harmony with these laws." Now, according to this definition of education, and I know no better, how much have you accomplished in the education of the boy or girl when you have instructed the intellect? Half, that is all, and as the little boy says, "The littlest half, at that." This much of education we all do admirably, but many of us live, act, and teach as though this was all there was to it. What an illusion! When will we wake up to the fact that instruction is not education, and when will we substitute for instruction, education? God hasten the day when teachers throughout this broad land will realize that instruction is not education, that it is scarcely half of education, and hasten the day when we, as teachers, will thoroughly appreciate in our education of the youth, that with the instruction of the intellect in the laws of nature must go the fashioning of the affections and the will to move in loving harmony with these laws. Now, then, if you have succeeded in fashioning the affections and will of any pupil to move in loving harmony with nature's laws, but have not succeeded so well in instructing the intellect, you have just as much ground to base your promotion upon as if the first had been accomplished to a greater degree of success at the sacrifice of the second. Just what I mean by this shaping of the affections will be seen later as I go over the chart I have prepared as a supplement to this paper.

The greatest asset to any teacher, greater than scholarship itself, is common sense, the ordinary name for good judgment. A goodly store of common sense is a valuable asset to any man, but a limited amount of it, at least, is an absolute necessity in every teacher. Common sense will guide us safely through unfrequented and uncharted ways, much as the North Star does the pilot by night. Theorists tell us that all pupils, or rather children, are much alike, at the outset; that their capabilities in the various lines of instruction are illimitable; that all that is required is a proper unfolding of these capabilities lying dormant within every child and the road to his intellectual attainments will be strewn with roses. Do you believe it? Common sense tells you that there is a world of difference in the capabilities of any two children. It tells us further that instead of the capabilities of a child being illimitable, in many instances they are very limited and restricted. To verify this contention you need only test yourselves on some matter others excel you in. I early learned my limitations in music, and guided myself accordingly.

The cry from everywhere comes to the teacher of the elementary school, high school, normal school, college, and university, "Make a scholar of your boy or girl." Common sense whispers lowly, "Develop a character." All your energies, resources, tact, and genius are bent

upon instructing your boys and girls, when at least one half of these ought to be spent in educating them. You lie awake nights wondering what you can do to have your boy or girl make his grade. What ought to keep you awake nights is solving the problem of making this boy or girl not alone wiser, but wiser and better. You write your lessons plans, review your books, study your assignments to be better prepared to teach your lessons. What you ought to do is study more your boys and girls to be better prepared to teach them. Fulfill the the whole of the requirements of education, as laid down in the definition of education by Huxley. Do not be satisfied with half. Quit instructing and begin educating. Do not longer be content with being instructors; make yourselves deserving of that better name, educators.

Pupils failing of promotions through our elementary grades may be roughly assigned to the following four classes:

1. The immature pupil; those who are average in ability, but find the work of the grade a year or more ahead of them.

2. The defective pupil; those who are up to grade, but due to absence, physical defects, or illness cannot devote themselves to their studies as they should like to, and thus fall behind.

3. The so-called blockheads (bury the epithet); those who give to their studies all the attention and endeavor there is in them, yet make an absolute failure in intellectual attainment.

4. The benevolent order of student tramps; those who are up to grade in ability, many times ahead of the grade, yet who are so indifferent, lazy, shiftless, and disinterested as to accomplish little of the regular work of the grade. They will not do the work as a matter of disposition.

Of these four classes only the first class is helped by requiring him to do the work a second time. There are just grounds for giving this class of pupils, an opportunity to catch up with the grade, and this may necessitate their remaining in the grade two years. The only question that should be considered in making promotions is this, "What is the best for this boy or girl?" It is best for class one in most instances to remain a second year in the grade. These failures, however, make but an insignificant per cent of the total failures. A similar per cent is represented by class two, the defective pupils. These should be given individual help, either by the regular teacher, or as we have arranged it, by a teacher hired especially for the purpose of helping worthy pupils in keeping up with their grades. This class of pupils should invariably be promoted with their classmates, despite some shortcomings in certain branches.

A somewhat larger class is represented by class three, the so-called blockheads. These should pass on with their classmates and be given a Godspeed as they go. Watch them. Some of them will surprise you

some day. I have some interesting cases under observation at the present time. They cannot get fifth grade arithmetic any better than eighth. Then why not have that fourteen year old boy in the eighth grade in place of the fifth, and at least help him to maintain his self-respect and manhood? How would you like to sit with a lot of babies when you had long outgrown them in everything but perhaps in a few clever tricks they have learned. Remember, I did not say this class should be promoted. I said they should pass on with their class.

The largest class of failures, I believe, is represented in class four, that I have called the benevolent order of pupil tramps. I am not going to tell you how this class of pupils should be treated. I know how we treat them. I will also say to you that we no longer fail them. We do not always promote them either. Sometimes we just kick them into the grade beyond. I have one such case at present in the sixth grade. He brings his report to me regularly and I am holding his nose to the grindstone. With some of these fellows the only treatment is along the "If you don't work you don't eat" principle. By moving these boys along, don't you see we will get them into the grammar grades before they are fourteen and if we once get them there, there is little danger of losing them as I shall show by statistics presently. My great purpose in minimizing failures is to minimize waste. I shall show you by means of statistics that, after all the excuses as to the cause of elimination, that is, dropping out of school, so carefully compiled by various educational journals, and used again and again by speakers on the subject, after all these excuses are in, I say, I will give you the reason. The reason for elimination of over 90 per cent of our pupils in cities like Sheboygan, and I don't know anything about conditions in large cities, is this, the schools, through their Teachers, Principals, Superintendents, and Boards of Education absolutely drive the pupils out of them. You force them out of the schools to which they are entitled, into the factories and sweatshops of a merciless world. Take this to heart, my fellow teachers, and may you be haunted night and day by this awful spectre of injustice till you in desperation, if for no other reason, turn on the searchlight of investigation in your own schools and remedy existing conditions.

Nor will our Elementary schools be entirely able to remedy these conditions until they get the coöperation of Normal Schools, Colleges and Universities as well. I do not know why it is that the majority of teachers coming directly from these institutions seem to have the impression that about all there is to education is cramming their pupils full of a lot of secondhand information and drilling upon these musty fragments of information and misinformations with an end in view of having them meet a certain per cent established as an ratifical boundary between the grade they are in and the one next

beyond. They don't seem to realize that their business is not that of crowding a memory with countless bits of information, but rather that of teaching pupils in the ability *to do*.

I fear, however, that a little introspection on the part of these institutions, might be very enlightening. An unprejudiced appraisal of the standards of promotion adopted in some of the departments of these institutions may show a different value than that ordinarily accepted. In fact I know of a department in one such institution where it is an established custom to fail in mathematics from 30 to 60 per cent of the students regularly, at least such was the case not long ago. This was done, undoubtedly to give the impression of a high tone of efficiency to that particular department. Alas, what an illusion! What business could possibly withstand the onslaught of bankruptcy, where the waste ran from 30 to 60 per cent of the output. None, except one run by a State, supported by compulsory taxation, and where dividends are never excepted. In some instances individuality and originality must be thrown to the winds, and a nonresistant attitude of apish mimicry adopted if smooth sailing is desired through the semester. This may instruct the intellect in this particular subject, but what about the process of building a character in the meanwhile? I say to you, teachers should come to us from these institutions, first, men and women of character, then instructors of the intellect.

Summarizing then, the points I attempted to make in this illy written paper, let me repeat that the standard of promotion to the grammar grades should not exceed, in intellectual attainments, more than 50 per cent of the total standards. That the other 50 per cent of these standards should consist of character building elements, such as devotion to duty, effort, disposition toward unwilling tasks, stick-to-it-ive-ness, honesty, regularity, punctuality and general attitude toward surrounding conditions.

When these standards of promotions are fully acknowledged the problem of elimination as we find it in cities of our class will largely be solved. Further, thousands of our boys and girls who, through our present methods of promotions, are forced into the world to fight life's battles, handicapped with a taint of their first failure which not infrequently preys upon their dispositions until the last vestige of self-respect and manhood has been consumed, will instead, enter the busy world buoyant with the spirit of a first victory won and desirous and determined to win others.

When these standards shall have been universally recognized, we shall no longer sacrifice our citizens in the making, to the Satanic misconception that cleverness is a test of life's success, (our greatest criminals are truly clever) but instead, shall preserve them in their convictions, that life's real successes lie deeply rooted in the elements that make character.

MANUAL TRAINING AND INTELLIGENCE.

HANS W. SCHMIDT, Oshkosh.

Since giving your chairman the title of my proposed talk, in order that it might appear upon the program of the association, I have come to the conclusion that I can hardly do justice to the subject in the space of time allotted to me. But rather than change my subject at this hour, I have abbreviated some of the things I should like to have said and any shortcomings in the scope of the paper will have to be put down on that score.

Without going deeply into the etymology of the word intelligence, I want to state at the outset my conceptions of the term, taking the Scholastic view, rather than the Aristotelian, i. e. I would consider intelligence as the faculty of penetrating appearances and getting at the meat and substance of things, through the elimination of and abstraction from the unimportant features of any form of knowledge.

During more than two decades of active teaching, much of which has been in the line of our discussion, I have often wondered and marveled at the non-intelligent manner, in the light of the foregoing, in which both subject matter and the student as well were handled. I appreciate that I am treading on treacherous ground and that I may be swallowed at any moment in the maw of protest, yet it will do all of us good to look things in the face as they are and not as they seem to be or might be. Someone will have to be the goat and I might as well be it as anyone else. It has been said that any fool can criticise, but it takes a genius to make constructive criticism. I shall likely be considered much more of the former than the latter, still I shall try and set forth my views and observations on the subject, though they may be considered both foolish and visionary.

As we can hardly discuss any one part of the present system of teaching manual training without involving nearly all others, it will be best for us to confine ourselves to the main points at issue, the teacher, the Presentation of the Subject Matter.

THE TEACHER AND HIS PREPARATION.

Among the 630,000 teachers in this country, we find a goodly number engaged in teaching the youth of the land to convert perfectly good wood into a maximum of perfectly good shavings or how to saw into a piece of wood and still make something of it. Do you know of any such? There was a time and still seems to be in many cases, when anyone who had ever handled a plane or a saw or who could make some jimcrack of an article or device, was dragged along by the shavings, so

to speak and enthroned as teacher of manual training. The intellectual side of the subject was a secondary consideration, as long as the boys in the shop were making the dust fly, or other things too, at times. The demand was urgent, the supply more than limited and we find some excuse for the conditions existing in those days. But conditions are somewhat different to-day and we find no excuse for such a farce, for we have gotten over the first "heat" in the race for the new and novel and we are beginning to know a little more about the subject. The supply of teachers is still inadequate and will be for a long time to come, i. e. good teachers, but we no longer establish manual training because it is new, or a good thing, or because everybody is doing it, but because we have come to recognize its value, that it has within it those elements which go far towards enhancing the intellectual make-up of its participants, and we are also recognizing that no second or third rate teacher is fit to carry on this work as it should be, if the results claimed for are to be obtained.

The teachers of manual training are to-day being trained in many institutions, having courses established for that special purpose, but I am sorry to say that we find many such even now which are still too narrow in their attitude. We require more of an intelligent teacher of manual training than a knowledge of bench work, cabinetmaking and wood turning, with some patternmaking and a little forge work thrown in for good measure. These subjects, per se, do not make far towards intelligence. Our teachers need a firmer basis than mere technical knowledge, important as this is. Educational and special psychology, analytical and critical in character, are necessary for intelligent teaching in this line as well as in any other, as necessary as water is for our sustenance. **A mastery of English is just as necessary,** for how can anyone impart knowledge and work to the best advantage if he has not the means of expression? And we find the lack of such more than we care to admit and we still have among us the "Them theres" and "Thoses." No proper outlook upon the various phases of manual work, which will now include industrial and vocational training as well, can be had without a working knowledge of such subjects as history, geography, economics, school laws and legislation, etc. I claim that not even good work can be done by the teacher of manual training, even though he teach grammar grade boys only, without a more or less intensive knowledge of the principles of design and the theory of art. Seventy-five per cent of the problems met with, violate these principles in a manner more or less flagrant. If we look towards the secondary schools, it becomes imperative that the teachers have a good knowledge of patternmaking and foundry practice, of forge work and machine shop practice, of mechanical drawing and machine design. How is it possible to teach patternmaking without a comprehensive knowledge of

foundry work—teach it intelligently? Many patterns of machine parts are made which cannot fulfill their mission when they reach the machine shop in the form of castings, to say nothing of the cussing they receive at the hands of the moulder. Machine designs are found in the more pretentious schools which are naively devoid of all semblance of good proportions and which, if built, would break down in actual work because of miscalculated stresses are more likely not calculated for at all. I tell you intelligence along these lines cannot be considered lightly and still less be bought cheaply. I cannot recommend too highly the experience that can be gained by working in a commercial shop or factory for a summer or two. I believe this will be a most healthy experience for the teacher.

I can hear you say, "Surely this is a formidable list of accomplishments," and yet it is but a bare minimum, which must be rounded out by observation, experience and progressive and aggressive spirits, if the teacher is to be truly intelligent "able to penetrate appearances and get at the gist of things through elimination of the unimportant."

Let us dwell for a short time upon the content or subject matter of the courses. In the elementary schools and this is true in as great a measure of the secondary school, we are just about where we started some fifteen years ago; it is true some progress has been made, but relatively speaking we are still in the "woods." Everyday we meet with our friends of by-gone days—the flower pot stand, the coat hanger, the broom holder and I know not what; erstwhile friends which have become our worst enemies. I wonder how many of those responsible for the content of the courses worked out have a definite aim in view? Are working towards an intelligent end? Some four years ago I spent several weeks visiting schools in various parts of the country and in a large city of some hundreds of thousand inhabitants I asked the supervisor in charge of the work why they were teaching the work in the elementary schools. I must have looked more than usually foolish or the question was considered so to judge from the answer I did not get. On pressing the point I was finally informed "that it was a good thing and everybody was introducing it." I considered the work done in that city fully on a par with the answer.

We find in nearly all cases a "course" made out, usually in blueprint form. In most cases these courses are a collection of models, ancient, medieval and modern, arranged ostentatiously in order of difficulty and progressiveness of tool handling. Whether they touch upon the child life, his desires and cravings, whether they promote intelligence, clear thinking and independence, is rather immaterial so long as a fairly decent piece of work is turned out, and some children do so in spite of the course. If the ingenuity of the teacher does not suffice to make out his own course or if the man in charge is teaching

science or mathematics as his vocation and is forced by the niggardly or ignorant policy of the school board to teach manual training as his avocation why then there are the "Systems to fall back upon or the "S and M" sets of blueprints, all of which are guaranteed to produce results in any community or school from the Back Bay Fens of Boston to the Hungarian miners' settlements of Pittsburg, from the "cracker" community of Florida to the woodworkers' boys of Grand Rapids. Ye shade of Otto Solomon.

What of the work in the high schools? I am glad to say that with the exception of the work in wood turning, which is nearly always coursefied, the latter term is not so frequently applicable as in the elementary schools, but the course has been displaced by a negation. We find a sort of happy go lucky state of affairs and the ultimate end seems to be to see who can turn out the most massive library table, the most uncomfortable Morris chair or who can do the most stunts at the lathe. Is the work planned to promote earnest endeavor on the part of the student, to broaden his outlook upon the physical and industrial activities of the world; does the work do its share towards inculcating habits of orderliness, neatness and accuracy; does it serve its purpose as a cultural agent? Does it lead to self-reliance, does it give the student a realization of self, of his powers of accomplishments; does it make him an independent thinker who feels that he has within him that which is life's desideratum— intelligence?

Possibly I am overstating the value of such work, but I do not believe anyone who is at all familiar with the broader views and experiences will gainsay me that the work can be made to fulfill the stated functions. Manual training work is different from the work of a trade school in that it is not necessarily an end in itself, I might say never is it so. I do not deny its practical aspects, as some might conclude, on the contrary I am a firm believer in this aspect of the work, but I believe just as firmly that even the emphasized practical features of the work can be, nay should be, under proper leadership, made a concomitant of those features in the work which go towards promoting intelligence.

I do not believe in a so-called course for high school work, but I would adhere to set notions of pedagogical procedure, I would curb the over ambitious and hold them down to their capabilities, I would insist that the work be progressive and adapted to its requirements and that the work be turned out in the best possible manner, not far removed from commercial practice. I would oust a set course in wood turning and substitute for it a few problems in the use of the gouge and the skew chisel, problems which may be adapted to some use, and treat the wood turning as an incident in cabinetmaking and as a necessity in patternmaking. I would not make an unlimited series of various joints,

but teach the making of them as required in other work, you will be far more likely to arrive at an intelligent use of these and the rationale involved in making them by specific and practical applications than as abstractions. I would foster and build up an altruistic spirit on the part of the student and rely less upon a selfish motivation of his activity.

As to the actual content of the work, I would leave its details and even its generalities may often be profitably modified, after I had seen my students, had conversed with them and gotten a line on their ability and their inclinations. I would adapt it to local conditions and treat every case as an individual one, holding in mind always my educational ideals and looking far enough ahead not to get into a rut. In the vernacular, you might say "Some contract, that." Of course this means work and study and again work, but no one has ever gotten anything or anywhere by sitting at the wayside and swatting flies, except flies.

The presentation of the work and things pertaining thereto, is one that lends itself least to a critical analysis, as the factors are almost unlimited variants. It is a matter which does not exhibit the more or less cut and dried aspects of pedagogy that the teaching of the academic subjects does and results are much more dependent upon the personality of the teacher and his possession of technical knowledge and ability to impart it. Books are of little or no use and the subject cannot be studied in absentia nor by correspondence. How much or how little would you tell your pupils, would you have work repeated if unsatisfactory; what accuracy would you insist upon; how much of the work should be original, etc., are all questions which interest the teacher in a measure and which are solved much more intelligently by a critical analysis of each case than by attempting to solve them according to some pedagogical formula. The use of what might be called educational tact, usually smooths the troubled waters of individual cases and permits smooth sailing, at least for a time.

But there are certain phases of presentation which stand forth in glaring terms. I wonder whose fault it is or why it is that we see so much poor work being done, judged from the standpoint of a commercial product; inartistic and generally of poor design, projects which fill in a small measure only their purported use; poor construction features and still poorer finish. Products which are an eyesore to those who know and which bring no joy to the maker, for even he sees and recognizes its deficiencies. Products which can never serve an educational end and in which a modicum of intelligence is involved or frequently none at all. Why is it that methods of construction and tool handling are found and in vogue in the manual training shops which are never found or used outside of it? Why is it that we are constantly being criticised by the craftsman or the worker as to our methods and

the lack of finished appearance of the products of the manual training shops?

I feel that we have not paid sufficient attention to our methods of presentation, both from the standpoint of practicality and from that of obtaining proper ends and proper training. The instruction imparted in making a library table, for example, should involve more than the mechanics of it, important as that is; it should involve design and harmony of parts, the elements of first-class craftsmanship, the study of color and finish with reference to its intended environment, a study of the materials entering into it, the position of the grain of the wood in gluing up the various parts, etc., in other words it should represent an intelligent effort on the part of the maker, a unification of a series of experiences and ideas, not a copy of some catalog article. Again and again we find the teacher called upon to put forth his best efforts in guiding immature youth and its crude efforts into rightful and productive channels, and how many are found wanting.

Both you and I have seen craft lamps; mark the word—which could not properly support the weight of their shades and which wobbled when touched, like the proverbial tippler; we have seen colonial designs worked out in quarter-sawed oak and finished golden; we have seen furniture filled and stained almost black to hide the imperfections and the “dutchmen;” we have seen varnished goods which have not dried since their finish was applied, months ago; fumed oak pieces with a high gloss varnish finish; period furniture, and bad copies at that finished in white enamel, and I know not what.

I believe that the fault for such conditions lies not so much in the absence of specific knowledge, though that is an important factor, as it does in that the teachers themselves do not know how to make intelligent use of what they do know, that they do not know how to apply their knowledge and do not think ahead far enough. The manual training shop is rather unique among school factors, in that it is a place where indecision or vacillation of opinions does not go, where the conditions of instruction are so varied and changing that it takes a most alert and well balanced mind and personality to cope successfully with the situation. There is no opportunity to look up reference data, the decision must be made at once and correctly.

This situation and the importance of the subject, its far-reaching influence and its use as an intelligence builder are not sufficiently recognized and in consequence it is still being introduced in many places because others have it, high schools offer the manual subjects because it draws trade and the boys want it. How otherwise are we to explain the results we meet with so frequently, how can we explain the fact that competent teachers are offered \$60 or \$70 per month, or why teachers are hired for the express purpose of teaching academic sub-

jects and are inveigled into starting classes in manual training as a side issue? Can we get results other than those stated if this state of affairs is permitted to exist?

I know what you would say, foreshadowed in my opening remarks. You feel that I have over exaggerated here, drawn a dismal and dreary picture. Most of you will likely have little opportunity to see behind the scenes and to apply an analytical mind to work other than that seen in exhibits, at teachers' meetings and conventions, that represents nearly always the best of the best. But if you could have visited with me, on many an occasion you would have had to acquiesce in what I have said; reluctantly, as I have had to, but acquiesce nevertheless. I am glad to say that I found exceptions, and am finding an increasing number of them as we are making progress in the work, and these stand out in brilliant daylight and make the others the dimmer and more dismal through their contrast.

You may also say that the constructive ideas expressed herein, regarding the value of manual training as a character builder, a vehicle for the expression of intelligence and purporting to be such a valuable thing all around, are Utopian removed from the practical condition of things, not attainable or far fetched. What if they are Utopian, are ideals to be denied us teachers of the manual subjects, because we teach subjects which in their routine soil the hands or clothing, is it necessary to soil our souls as well, deny ourselves the luxury of ideals and sentiment, stunt our mental growth and lose our identity as useful members of the teaching profession and as gentlemen? The strangest compliment I have ever received, and compliment it must have been, was the statement that though my hands were grimy and oily at times, I still could fill an enviable position in society, play the piano and was a gentleman.

But I have exceeded my time limit and will conclude with a plea for a better understanding of the possibilities of the work and its beneficial influence in so many directions.

I would plead for teachers better prepared for their work and better paid, for better pay is conducive to mental poise and stimulates effort, even here a full stomach reacts in a beneficial direction. Teachers who appreciate the dignity of labor and who recognize their opportunity in their chosen field. Teachers who recognize their power and place in the coming changes and who are alive, alert and progressive. Teachers who will bring more than their specific knowledge to their classroom and who will inspire their students to do their best. Teachers who are sympathetic and who study the individual to bring out the best there is in him and teachers who can themselves set an example by their knowledge, skill and refining influence.

I would plead for such a content of the work that it will lead to desirable results, as measured by the standards of accomplishment and educational ideals and which will serve to develop a maximum of intelligence.

I would plead for a good, common sense presentation, in which sound pedagogy is expounded and which will bring to bear upon the work all of the best that there is in the teacher.

VITAL CO-OPERATION IN SCHOOL WORK.

WILLIAM A. MCKEEVER, University of Kansas.

(After having listened to Miss Rose McCrossin and her pupils.)

I feel that we have really been in the school of life this afternoon. This is a thing that I have long been dreaming about—it has hitherto been like a dream to me because of my lack of opportunity to come in close contact with it. I say this is life itself, such as can be taught in the school. Yesterday I refused to endorse the individual prize contest idea, believing that there is a better plan. I now ask Miss McCrossin if any contest was necessary to interest these boys and girls. "Bless you, no. They love to do it." Thank you. The history of all great vital work has that sentiment running through it—they love to do it. And so I come to you this afternoon with this talk on Vital School Co-operation, and base it on what we have here witnessed.

I do not believe any of you can teach well any more than two or three subjects at most; upon the others you are simply marking time and getting commonplace results at best. I can teach only two or three subjects and they are very closely related. When it comes to co-operation, in the schools, in cases where we find genuine coöperation in getting school work done, the situation is this: everyone concerned is doing a beautiful, generous piece of work, and the essence of this work, after all, is that it satisfies a heart hunger. These children have been found capable of doing this nature-study work largely because it is a task that appeals to them. Now this suggests one of the most important steps in the correct placing of the teacher. Were I county superintendent or city superintendent—as I tried to be once upon a time—it should be my purpose to select the teachers to fill the places. I should be inclined to ask the teachers to allow me a mere glance at their certificates. Then I should ask each of them to explain to me whether or not she were exceedingly fond of at least one of the subjects in which she intended to instruct. If it could be shown by her that she had a real

heart-call to teach one of the branches, then I should certainly expect her to do vital work in the schoolroom.

MUST TOUCH LIFE SOMEWHERE.

Indeed, I am so deeply concerned in regard to the matter of a vital relationship between teacher and pupil that I shall now attempt to explain how it may be set up, even though the instructor be not privileged to teach one or more subjects of his first choice. If he can do his classroom work with a fair degree of success and has special aptitude and fondness for leading the pupils in some outside affairs, then a vital coöperation between teacher and superintendent would mean that the teacher be privileged to assume this leadership. For example, a young man instructor in the high school may have shown especial ability in taking the boys of the school out hiking, swimming, or camping. He should by all means be assisted in doing this thing, and the undertaking should be regarded as a vital part of the regular school work. Then again, some young woman instructor might prove to be a charmed leader of the girls in their social affairs, in a home fancywork club, in the campfire activities, or in some similar out-of-school movement. Again, I say in this or other such cases the school authorities should attempt to set up that happy relationship between teacher and taught which this situation rightly encouraged will certainly bring about.

My idea is this, you cannot possibly teach with marked success unless there be a loving bond of sympathy between yourself and your pupils. If not in some classroom recitation, then in some out-of-school activity they and you should be lost to yourselves through an absorbing interest in something or other. After you have passed an hour with your pupils encouraged in this activity which calls for your love and enthusiasm, and theirs as well, there remains a heart bond which will endure for many days to follow. I believe it to be the duty of school officials to select teachers with this thought in view, namely, to provide every teacher with at least one opportunity to touch life in the way I have just now suggested. Many of the teachers who fail are not wholly to blame for their shortcomings. Such failure is often a result of their having been forced into uninteresting and mechanical teaching situations.

AN ERROR IN DISCIPLINE.

One of your speakers, a man of national reputation, certainly violated a great principle of coöperation when he urged that the gang spirit among boys be indulged by teachers even to the point of not permitting that this false code of honor long practiced and persisted in by many a boy to report a crime which one of his fellows committed. I believe

teachers of the country lies at the beginning point of a large amount of crime and other wrongdoing of present society. The gang code of honor, as I see it, should be preserved inviolate in cases where the conduct is a mere matter of fun or innocence. Every right minded teacher will respect boys who refuse to report a harmless practical joke so often perpetuated against the teacher or other members of the school. But in cases of a criminal act the matter is different. I should encourage and practically require every school child to report all the real evil or criminal acts to which he happens to be a witness. I should inculcate this practice as a school habit, and should call all such matters up before the whole school for a sort of public trial. The boys and girls would be called upon for discussion and suggestions, and thus be led into participation in the school government. The country is swarming with good looking but weak men who have erroneously been taught to believe that the government is constituted of the officials.

Of course I should carry this coöperation in the government of the school one step further. That is, after the trial and conviction of a culprit I should seek to have him make a contrite confession, and then I should ask all of his mates to offer him a rising vote of forgiveness. I should then announce that the affair was to be forgotten, and that the wrong-doer was to be taken back into the good fellowship of the school.

Do you not realize, fellow-teachers, that just as soon as the evildoer in school realizes that his deeds will be made known, that he will be brought to trial before his classmates, and that sentence will most certainly be pronounced—do you not realize that this practice of school civics will prove a powerful deterrent of other wrongdoing.

MUST WORK FOR CLEAN MORALS.

A further step in vital coöperation among all the school officers will be that of safeguarding the boys and girls against evil contaminations on the school grounds, and on the way to and from the building. The old saying that boys must sow their wild oats, and that they can do so and still become clean, praiseworthy men—this is false and unsound. One's conduct is directed chiefly by his secret thought, and his thoughts are dependent largely upon his juvenile experiences. The boy that is permitted to hear vile and coarse language will not only learn to use such, but will thereby start up degrading ideas which will tend to linger with him as long as he lives.

Coöperation in the moral training of the school will call for constant and unbroken supervision of the boys and girls, on the playground as well as in the schoolroom, and it will provide ways whereby ill-conduct occurring on the way to and from school may be quickly reported and

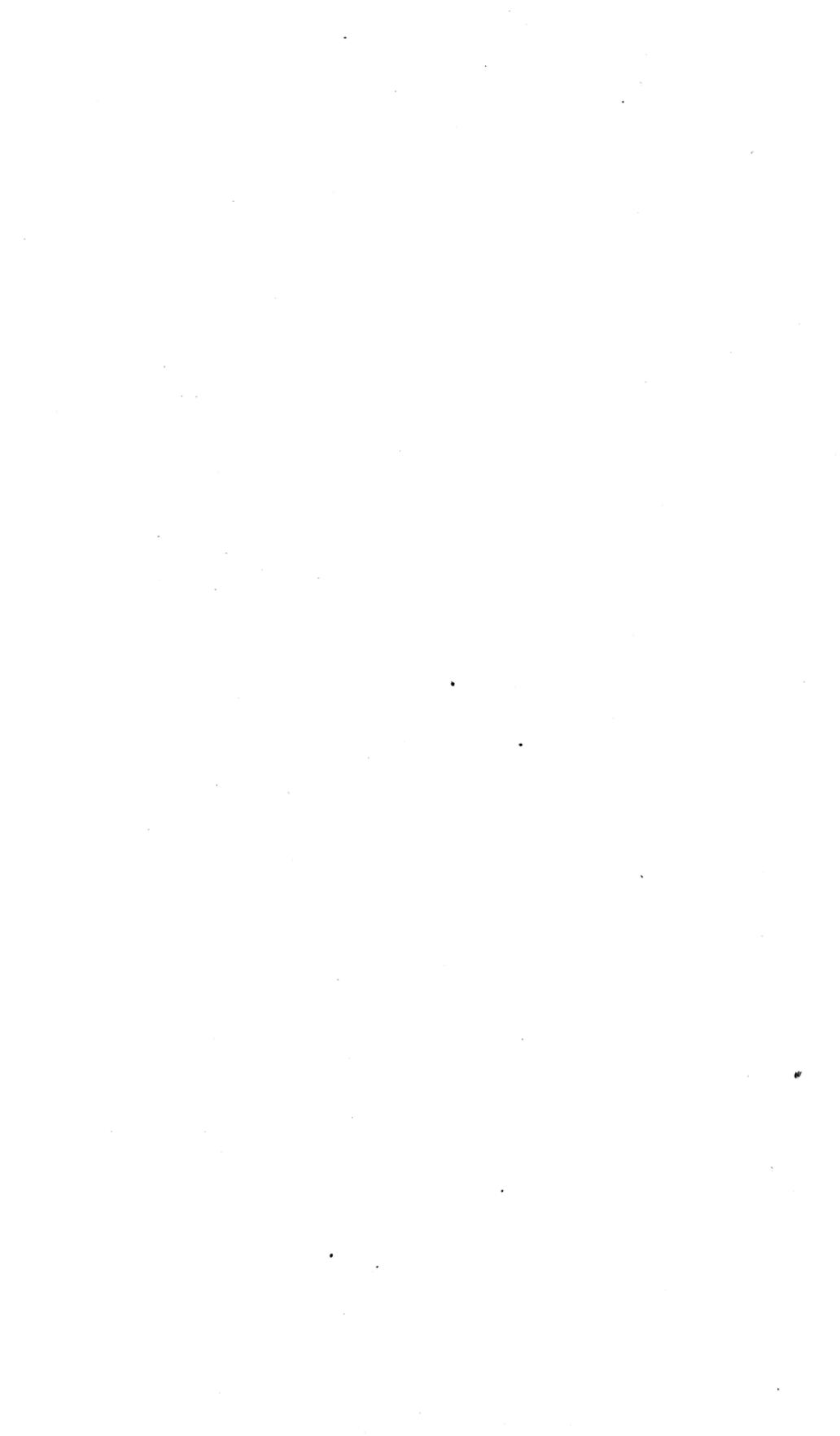
punished. Thus we shall learn in due time to plan for and provide wholesome activities for every waking hour of the growing child's life.

NOTE: The law providing for the publication of the Proceedings at state expense does not permit the publication of the membership list and financial statement in this volume. These will be issued separately and will be distributed at the Annual Meeting, or may be obtained earlier from the secretary.

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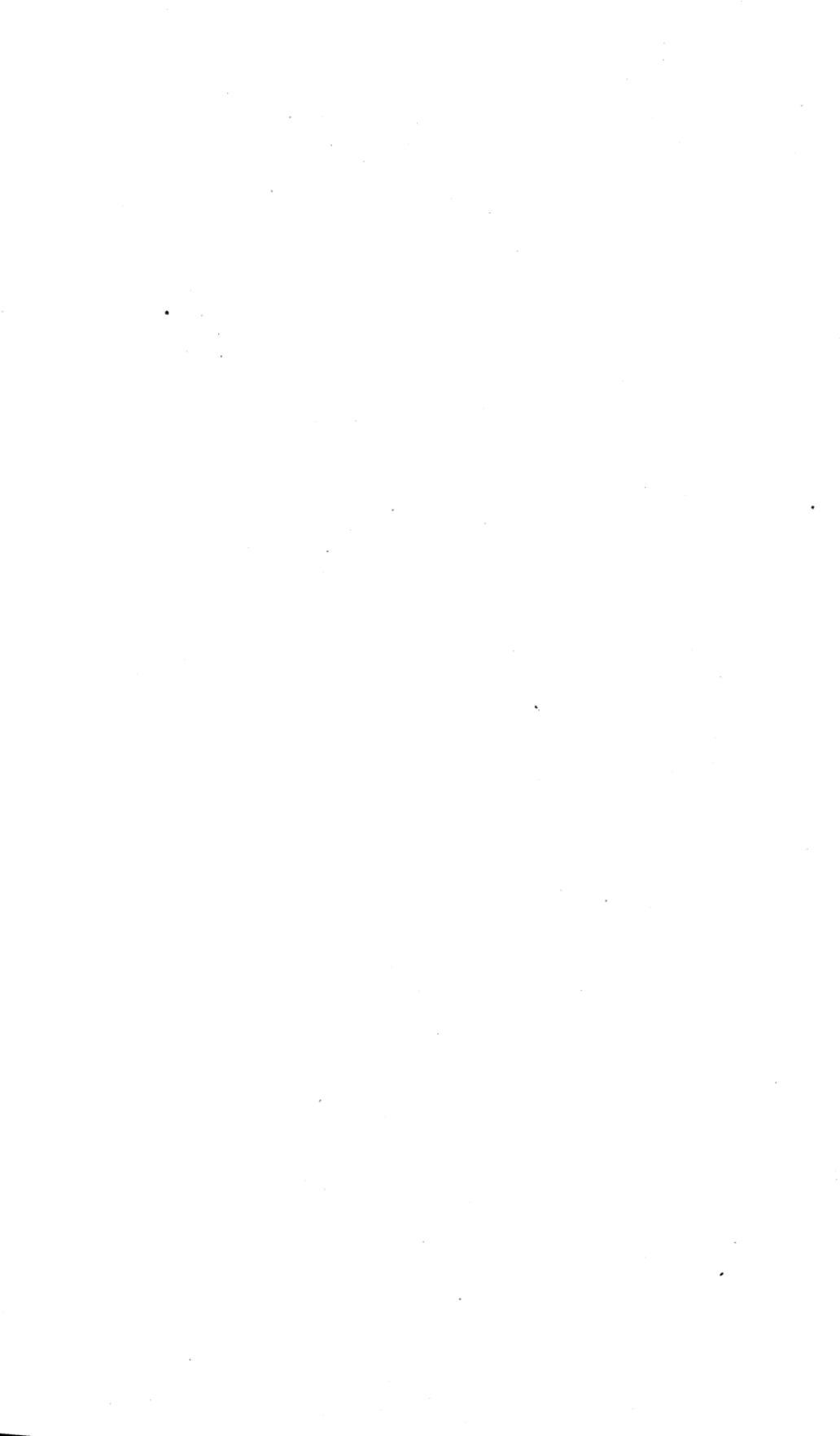
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C. E. PATZER, PRESIDENT

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OFFICERS AND COMMITTEES

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First Vice President . . L. P. Benezet, Superintendent of Schools,
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Second Vice President . . Rosalie Bohrer, County Training School,
Wausau
Third Vice President . . L. W. Brooks, Principal of High School, Racine
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NELLIE MINEHAN, Vice Principal Milwaukee
M. V. O'SHEA, Professor of Education, University of Wisconsin,
Madison
L. S. KEELEY, Principal High School Mayville
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A. M. OLSON, Principal County Training School Marinette
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J. W. CRABTREE, President River Falls Normal School.	
JESSE CORY, Principal.....	Cudahy
G. M. MORRISSEY, Principal High School.....	Chilton
C. E. SLOTHOWER, Superintendent.....	Platteville
MYRTA D. CUENOT, County Superintendent.....	Mauston

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S. P. TOBEY, Superintendent of Schools.....	Wausau
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BUREAU OF INFORMATION.

WILLIAM F. SELL, <i>Chairman</i> , Principal Ring St. School..	Milwaukee
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LOCAL COMMITTEE.

HERMAN P. FLEISCHER, <i>Chairman</i> , Principal Third St. School	Milwaukee
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SPECIAL TOURS COMMITTEE.

THEODORE OESAU, <i>Chairman</i> , Principal Twenty-fifth Ave. School	Milwaukee
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PROCEEDINGS

OF THE

Wisconsin Teachers' Association

SIXTY-SECOND ANNUAL MEETING

Milwaukee, November 5th to 7th, 1914

REPORT OF GENERAL SESSIONS

Auditorium, Thursday Morning, November 5, 1914.

The sixty-second annual meeting of the Wisconsin Teachers' Association was called to order promptly at 9 o'clock by President C. E. Patzer.

The President made the following appointments upon the Committee on Elections for two years:

J. W. Crabtree, President River Falls Normal School.

Jesse Cory, Principal, Cudahy.

G. M. Morrissey, Principal High School, Chilton.

C. E. Slothower, Superintendent, Platteville.

Myrta D. Cuenot, County Superintendent, Mauston.

The Secretary then formally introduced to the Association its President, Mr. Patzer, who delivered the President's address upon "Rural High Schools in Wisconsin."

The following program was then given:

The Purpose and Scope of Work of the Elementary School—William McAndrews, Principal Washington Irving High School, New York City.

The Purpose and Scope of Work of the High School—Clarence D. Kingsley, High School Inspector, Massachusetts.

Business Meeting—Resolutions were introduced and referred to the Council of Education.

How Can We Make the School Meet the Needs of Life?—Carroll G. Pearse, President Milwaukee Normal School.

Discussion.

Thursday Evening, Auditorium.

The general session reopened at 8 p. m. in the Auditorium, where the following program was given:

- The Training of High School Teachers by the University—Charles R. Van Hise, President University of Wisconsin.
 - The Training of High School Teachers by Colleges—Silas Evans, President Ripon College.
 - The Training of High School Teachers by the Normal Schools—Theodore Kronshage, President of Board of Regents of Normal Schools, Milwaukee.
- Address. E. L. Philipp, Governor Elect of Wisconsin.

Discussion.

- Edward C. Elliott, Director of Course for Training of Teachers, University of Wisconsin.
- Miss Ellen C. Sabin, President Milwaukee-Downer College.
- H. N. Goddard, High School Inspector, Madison.
- S. Y. Gillan, Editor Western Teacher, Milwaukee.
- Current Aspects of Social Reform—Jane Addams, Hull House, Chicago.

Friday Morning, November 6, Auditorium.

The Committee on Elections, through its Chairman, George Drewry of Madison, reported that Mr. B. E. Nelson of Racine had received 370 votes in the primary; Mr. C. J. Brewer, of Chippewa Falls, 137; scattering 124 votes; Mr. Nelson, having received a majority of all the votes cast for president, was declared elected.

Miss Nellie Minehan received 117 votes for member of the Executive Committee, Miss Emma Gardner 26, scattering 142; no candidate having a majority of the votes cast, Miss Minehan and Miss Gardner were declared nominees of the Association. Miss Emma Gardner then tendered her declination in the contest. The Committee placed in nomination:

For Treasurer, G. F. Loomis, Supt. of Schools, Waukesha.

For First Vice President, H. M. Comins, Superintendent of Schools, Ripon.

For Second Vice President, J. F. Novitski, County Superintendent, Green Bay.

The Third Vice President, Miss Myrta D. Cuenot, County Superintendent, Mauston.

Upon motion, duly seconded, the report of the Committee was adopted.

The Association then proceeded with the following program:

- The Training of Teachers by County Training Schools—G. L. Bowman, Principal County Training School, Menomonie, Wis.
- The Training of Teachers by High Schools—C. J. Brewer, City Superintendent, Chippewa Falls, Wis.
- The Training of Teachers for Elementary Schools by the State Normal Schools—Theodore Kronshage, President Board of Regents of Normal Schools, Milwaukee.

Discussion.

- M. H. Jackson, Principal County Training School, Grand Rapids, Wis.
John F. Sims, President Stevens Point Normal School.
A. N. Farmer, Investigator of School Systems, State Board of Public Affairs, Madison.

General Discussion.

General Business Meeting.

President Patzer called Mr. L. S. Keeley of Mayville to preside. The chairman announced that the president had appointed the following to the Council of Education to serve for three years: Edward C. Elliott, Professor of Education, University of Wisconsin. Albert Kagel, Assistant Superintendent, Milwaukee. John A. H. Keith, President State Normal School, Oshkosh.

The appointments were duly ratified by the Association.

President Sims of Stevens Point moved that C. E. Patzer be elected member of the Legislative Committee for three years.

This motion was seconded and unanimously carried.

The following resolution was adopted unanimously:

Resolved: That the Wisconsin Teachers' Association expresses its hearty approval of the tactful and peaceful way in which Woodrow Wilson, President of the United States, has managed the Mexican situation.

The Council of Education presented part of its report.

Saturday Morning, November 7, Majestic Theater.

The Committee on Elections reported that Miss Gardner had declined to run for membership on the Executive Committee, and that Miss Minehan, having received a majority of the number of votes cast, was duly elected a member of the Executive Committee for four years.

The Council of Education presented the balance of its report:

REPORT OF THE COUNCIL OF EDUCATION

The Council of Education beg leave to report as follows:

RESOLUTION NO. 1.

Resolution No. 4 of 1913 relating to the management of the Wisconsin Teachers' Association, introduced by M. V. O'Shea and referred to this Council for consideration. To meet the purposes of this resolution the Council recommend that articles III and VI of the Constitution be amended so as to read as follows:

ARTICLE III. The officers shall be a President, three Vice Presidents, a Secretary, a Treasurer and an Executive Committee of five, of which the President shall be a member, ex officio, and the retiring President a regular member for one year. Of the remaining three members one shall be elected each year for a term of three years. The term of all officers shall begin three months after the adjournment of the annual meeting of the association.

ARTICLE VI. The President shall be the executive head of the Association and shall, together with the Executive Committee, be responsible for the program of the annual meeting, including all sectional programs. He shall preside at the general sessions and the officers of each section shall act under his direction.

RESOLUTION NO. 2.

Resolution No. 1, 1913, relating to the proper housing, supervision and care of nonresident high school students.

On the basis of the report of the Committee appointed last year under this resolution, the Council of Education recommend the following to those high schools that have nonresident students:

First, the adoption by all high schools having nonresident students, of some system of reports similar to that outlined in the report of said committee. Second, some scheme whereby warm meals, at least a warm noonday meal, will be provided at a very nominal cost to nonresident students who drive to and from their homes in the country night and morning, and also for the nonresident students who board themselves and who generally live all week on cold lunches. Third, make the high school a social center, the social headquarters, not only for the non-residents, but for the resident students as well.

RESOLUTION NO. 3.

Resolution introduced by E. O. Vaille urging the Wisconsin Teachers' Association to declare in favor of simplified spelling.

The Council of Education recommend that this resolution be laid on the table.

RESOLUTION NO. 4.

Resolution introduced by M. V. O'Shea relating to the simplification of the activities of pupils outside of school, and the cultivation of habits of application and concentration.

The Council of Education recommend the adoption of this resolution in the following modified form:

Resolved that the Wisconsin Teachers' Association endorse all efforts made by individuals or organizations in the state to keep the life of the young simple, wholesome and unsophisticated.

Resolved that this association urge school men and women of the state to initiate and prosecute in their respective communities movements designed to secure agreement among all parents in respect to (a) the restriction of their children's indulgence in dissipation and distractions; (b) the providing of suitable facilities in the home so as to encourage studious habits in the young; (c) the carrying out of a program of study and reading during certain hours of the evening.

Final report of Committee on State Reading Circles was read and approved, and the Council recommend its adoption. The report is as follows:

REPORT OF THE COMMITTEE ON STATE READING CIRCLES

The Committee on State Reading Circles prepared and distributed two thousand copies of the report made to the State Teachers' Association at the annual meeting last year. Criticisms were asked for on the plan proposed in that report, and, as a result, helpful suggestions were received from a considerable number of people prominent in the work of education in Wisconsin.

Consequently, a number of changes were made in the original plan.

Your Committee recommends the adoption of the following constitution and by-laws for the organization and management of a Wisconsin Teachers' Reading Circle and a Wisconsin Young People's Reading Circle.

H. C. BUELL,
HELEN MARTIN,
S. M. THOMAS,
G. W. DAVIES,
O. S. RICE.

Committee on State Reading Circles.

WISCONSIN TEACHERS' AND YOUNG PEOPLE'S READING
CIRCLE.

CONSTITUTION.

ARTICLE I. The Wisconsin Teachers' Reading Circle shall consist of teachers, principals, superintendents, and others engaged in the work of education in Wisconsin.

ARTICLE II. The purpose of the Wisconsin Teachers' Reading Circle shall be to promote the professional improvement of teachers in service by means of the reading of books to that end.

ARTICLE III. The Wisconsin Young People's Reading Circle shall consist of pupils enrolled in the schools of the state and others of school age.

ARTICLE IV. The purpose of the Wisconsin Young People's Reading Circle shall be to promote the reading of good books on the part of the children and youth, to the end that desirable tastes, capacities, and habits with regard to general reading may be developed.

ARTICLE V. The Wisconsin Teachers' Reading Circle and the Wisconsin Young People's Reading Circle shall be under the management and control of a body to be known as the State Reading Circle Board which shall consist of seven members. One member shall be a county superintendent, one a city superintendent or supervising principal, one a member of the faculty of an institution engaged in the training of public school teachers, one a librarian of a free public library, one in any line of educational work, and the state superintendent and state library clerk shall be members ex officio.

APPOINTMENT AND TERMS OF OFFICE.

Article VI. The appointive members shall be appointed by the Council of Education of the State Teachers' Association at its annual meeting for terms of five years, except that the terms of office on first organizing shall be so determined by lot that the term of office of one member shall expire each year. The term of each appointive member shall begin on January 1st following his appointment.

VACANCIES.

ARTICLE VII. If a vacancy occurs among the appointive members of the Board, the vacancy shall be filled by appointment by the State Superintendent for the remainder of the calendar year. The Council of Education at its annual meeting shall fill each vacancy for the unexpired term, such appointment to take effect on January 1st following the appointment.

When a member of the Board no longer holds the kind of position upon the basis of which his appointment was made, his position on the Board shall be considered vacant, as in the case of an accepted resignation, and the appointing officer shall as soon as feasible, appoint his successor. This provision, however, shall not be construed to apply to temporary unemployment or change of position not exceeding one year in duration.

DISQUALIFICATION.

ARTICLE VIII. No person shall be qualified to act as a member of the Board who shall have any financial interest, direct or indirect, in books on the reading circle lists, or who shall not be a resident of Wisconsin.

DUTIES AND POWERS.

ARTICLE IX. The State Reading Circle Board shall:

1. Select and publish annually or biennially a list of books of varied character for the professional reading of the teachers of the state, said list to allow of sufficient choice to make due allowance for individual needs and tastes.
2. Recommend books to be read by members of the State Young People's Reading Circle. Such recommendations shall leave abundant opportunity for choice in reading, and shall, so far as feasible, make use of the Township Library List.
3. Decide upon certificates, diplomas, or other forms of evidence of reading done by members of each reading circle, said forms of evidence to be uniform throughout the state.
4. Recommend methods of examining members of each circle on reading done.
5. Audit bills for necessary expenses of the State Reading Circle Board.
6. Seek through legislation and otherwise to secure proper credit and recognition for reading done by members of each circle.
7. Make an annual report to the State Teachers' Association on reading circle activities during the preceding school year, with such suggestions and recommendations as may be deemed advisable.

AMENDMENT.

ARTICLE X. This constitution may be amended by a majority vote of the Wisconsin Teachers' Association at any annual meeting of the Association, provided the proposed amendment shall have been submitted in writing at the preceding annual meeting. The proposed amendment, together with the time and place of voting, shall be published in the program. The constitution may also be amended by legislative enactment.

REFERENDUM.

ARTICLE XI. In case of amendment of this constitution by vote of the Wisconsin Teachers' Association, there may be a referendum applied for and conducted in the same manner as provided in connection with amendments to the constitution of the Association.

BY-LAWS.

MEETINGS.

ARTICLE I. The Board shall hold two regular meetings each year; one of these meetings shall be held at the State Capitol on the first Friday in April, unless at the written request of five members of the Reading Circle Board, another date shall be agreed upon. The other regular meeting shall be held on the day preceding the annual meeting of the State Teachers' Association at some convenient place in the city where said Association shall hold its meetings. The first meeting of the Board shall be held at the State Capitol on a date set by the State Superintendent of Public Instruction.

Special meetings shall be held on call of not less than five members of the Board.

OFFICERS.

ARTICLE II. The Board shall elect from its membership a chairman and secretary who shall hold office until the next annual meeting in April or until their successors are elected and qualified.

COMMITTEES.

ARTICLE III. At the first meeting of the State Reading Circle Board, it shall divide itself into two committees. Reorganization as to membership of such committees shall take place whenever the State Reading Circle Board shall deem it necessary.

One of these committees shall be known as the Teachers' Reading Circle Committee and the other as the Young People's Reading Circle Committee.

The Teachers' Reading Circle Committee shall be assigned work connected with the State Teachers' Reading Circle, and the Young People's Reading Circle Committee shall be assigned work connected with the State Young People's Reading Circle.

FINANCES.

ARTICLE IV. The expenses connected with the administration of the Reading Circles shall be borne by the Wisconsin Teachers' Association to an amount not to exceed two hundred dollars in any one year, and by such funds as may be provided by other sources. Payment for such expenses shall be made only on the audit of the State Reading Circle Board.

NO COMPENSATION TO MEMBERS OF BOARD.

ARTICLE V. The members of the State Reading Circle Board shall receive no compensation for their services, but they shall be reimbursed for the actual and necessary expenses incurred in the discharge of their duties.

AMENDMENT.

ARTICLE VI. These By-Laws may be amended by majority vote of the Wisconsin Teachers' Association at any regular session of the Association, provided the proposed amendment shall have been printed in the program of the session at which the vote is proposed to be taken. The By-Laws may also be amended by legislative action.

WHEN EFFECTIVE.

ARTICLE VII. The Wisconsin Teachers' and Young People's Reading Circles shall begin their activities as soon as the State Superintendent shall certify to the State Reading Circle Board that the necessary legislation has been enacted. However, the State Teachers' Association, through its executive committee, or by majority vote of the Association may without regard to legislation, direct the beginning of such activity, but not before August first next following the adoption of this Constitution and these by-laws.

RESOLUTION NO 5.

WHEREAS the University, normal school and public school teachers are selected on the basis of merit and fitness without reference to religion, politics, relationship or friendship, and as most of the officials in public service in Wisconsin have been selected during the last ten years through the civil service system, and

WHEREAS the efficiency of the teaching force and of the officials in public service has been strengthened and improved through the application of the merit system,

Therefore, be it resolved, That the Wisconsin Teachers' Association heartily approve the merit system in the selection of those who have standard qualifications for schoolroom and official service, and recommend that the executive committee of the Wisconsin Teachers' Association cooperate with the Wisconsin Civil Service Commission in the drafting, preparing and editing of a pamphlet, booklet or primer on the merit system to be used in connection with the teaching of civics in all the schools of the state.

The Council of Education recommends that because of lack of information as to the nature of the cooperation sought, action on the proposed resolution be postponed.

RESOLUTION NO. 6.

Resolved, That the Executive Committee is hereby requested to appropriate the sum of \$500.00 from the funds of the Wisconsin State Teachers' Association to the Committee of this Association charged with making an education exhibit at the Panama-Pacific Exposition—said money to be spent by the Committee in defraying expenses incident to preparing, installing, and maintaining said exhibit.

RESOLUTION NO. 7.

The Council of Education in common with many of the public school men of the state, has given consideration to the matter of federating the various teachers associations of the state. The changes that are proposed will necessitate many changes in the constitution and conduct of the Wisconsin Teachers' Association. Therefore, the following plans are submitted as proposed changes in the constitution of the State Teachers' Association, so that they may be discussed fully by the teachers of the state, and opportunity given for the existing associations to express their views on the proposals submitted herewith:

1. The Wisconsin Teachers' Association shall include all teachers and other persons interested in education who pay the required annual fee of one dollar.

2. The Wisconsin Teachers' Association shall meet as a unit in the fall of each even-numbered year, and in the fall of each odd-numbered year in sections as follows:

1. Southwestern Section.
2. Southeastern Section.
3. Northeastern Section.
4. Northwestern Section
5. Wisconsin Valley Section.
6. Lake Superior Section,

3. In the even-numbered years, there shall be held as many county meetings or joint county meetings as the program committee (hereafter described) working with the county superintendents, are able to arrange.

4. The Program Committee of the Wisconsin Teachers' Association shall consist of six members, one selected by each section in the odd-numbered years to serve for two years (vacancies are to be filled by appointment of the Executive Committee of the different sections). The Program Committee shall make all programs for the unit and the section meetings.

5. Each section shall elect an executive committee of three members, to serve two years each. Said committee shall make all necessary arrangements for the section meeting, except the making of the programs. One member of the Executive Committee shall serve as Secretary-Treasurer for the section. Another shall serve as presiding officer for the section meeting. The third member shall serve as a member of the Executive Committee of the Wisconsin Teachers' Association to manage all details except program making, for the unit meeting in even-numbered years.

6. The State Program Committee and the Unit Executive Committee shall constitute a general management committee to look after all matters pertaining to the welfare of the Wisconsin Teachers' Association not expressly delegated to some other person or committee, and particularly to appoint members of a Legislative Committee, presiding officers, treasurer and other necessary officers and prescribe their duties.

7. Each section shall elect one member of a Publicity Committee, whose business it shall be, within the financial limits set by the General Management Committee, to devise ways and means for financing the employment of a secretary and the publishing of a paper devoted to the formation of public sentiment favorable to educational advancement.

8. The Council of Education shall be continued as at present, except that the appointments shall hereafter be made by the general management Committee and for four years instead of three years. The Sections may organize councils of education or Committees for special or permanent duties as the sections may determine for themselves.

9. For the next ensuing six years, the members of the Wisconsin Teachers' Association are to give their services for county meetings (not institutes) on call of the County Superintendents, and within the limits set by other responsibilities, for expenses only.

10. The annual fee may be paid at a county meeting, a section meeting, or the unit meeting. The receipt for this fee shall admit the owner to any meetings held within the year for which it is issued.

11. The fees thus collected shall be distributed as follows:

- (a) Of all fees collected at county meetings, 25% shall go to the county organization; 25% to the proper section organization and 50% to the unit organization.
- (b) Of all fees collected at Section meetings, 50% shall go to the Section organization, and 50% to the unit organization.
- (c) All fees collected at the Unit meetings shall go to the unit organization, but not more than \$3,000 shall be spent by the unit organization in any one year for the expenses of the program.

12. The adoption of the foregoing provisions by the existing State Teachers' Association, and the various associations now existing shall operate to repeal existing constitutions, by-laws and methods of procedure, only insofar as is necessary to the carrying out of the general idea of federation and organization hereinbefore set forth.

The report was adopted section by section. Upon motion the secretary was instructed to mail copies of the proposed amendments to all sectional secretaries.

Upon motion duly carried the Executive Committee was requested to place at the disposal of the N. E. A. Director for Wisconsin the sum of \$200.00 for headquarters at the next session and \$25.00 for postage.

The Association then proceeded with its program as follows:

Organization of the State's Instrumentalities for Vocational Training—David N. Snedden, Commissioner of Education, Massachusetts.

The Function of the Superintendents and Supervising Principals in Developing and Increasing Teaching Power.

1. What Supervision Should Be—C. F. Viebahn, President Board of Examiners for State Certificates, Watertown, Wis.
2. Supervision for Service—C. P. Cary, State Superintendent of Public Instruction.
3. Motive for Professional Interest and Growth—Mrs. Mary D. Bradford, Superintendent of Schools, Kenosha.
4. The Superintendent's Service to the Individual Teacher Varies Inversely With the Size of the System.—M. C. Potter, Superintendent of Schools, Milwaukee.

General Discussion.

ELEMENTARY SCHOOL SECTION.

THURSDAY, NOVEMBER 5, 2:00 P. M.

Auditorium.

Chairman—G. H. Landgraf, Superintendent of Schools, Marinette.
Teaching Pupils How to Study—Frank McMurry, Teachers' College, New York.

Handwork in the Elementary School—L. D. Harvey, President The Stout Institute, Menomonie, Wis.

The Teaching of English—James F. Hoscic, Head of Department of English, Chicago Normal College.

The Schools That Make Denmark Famous—H. W. Foght, Specialist in Rural Education, Bureau of Education, Washington, D. C.

HIGH SCHOOL SECTION.

THURSDAY, NOVEMBER 5, 2:00 P. M.

Davidson Theater.

Chairman—P. J. Zimmers, Superintendent of Schools, Manitowoc.

What to Teach in Civics—William Kittle, Secretary of Board of Regents of Normal Schools, Madison, Wis.

Shall the Sexes be Taught Separately?—M. V. O'Shea, Department of Education, University of Wisconsin.

Discussion.

James E. Armstrong, Principal Englewood High School, Chicago.

William McAndrews, Principal Washington Irving High School, New York City.

General Discussion.

RURAL HIGH SCHOOLS FOR WISCONSIN.

C. E. PATZER, Milwaukee.

For many years it has been the custom in Manitowoc county to hold commencement exercises at the county seat for all the rural schools of the county, and a few years ago it was my privilege to deliver an address at those exercises. When I reached the hall there were assembled some 1,200 men, women and children from all parts of the county, many of them having driven ten, twenty and twenty-five miles.

I had served as county superintendent of schools for four years and there were many nods of recognition as I glanced about that large body of farmers who were there to honor the boys and girls who had completed the work of the rural schools.

Only to look in the faces of this representative gathering was an inspiration. When I had completed my formal address I turned to say a few words directly to the 236 young people who were about to receive their diplomas. While talking to this splendid body of boys and girls the thought suddenly forced itself upon my mind that because of conditions over which they had no control these children were denied the privilege of continuing their education beyond the elementary school, because there were no higher country schools to which they could go.

With the meager preparation that the district school afforded they were to begin their life's work. A few of them, it is true, might find their way to the high schools of Manitowoc and Two Rivers, but these schools were not organized to meet the needs of young people from the farm. I found later that about 30 of the 236 did go to the city high schools, where the training they received and the associations they formed had a tendency to estrange them from the farm, for only a small fraction of them went back to the country after graduating from the high schools.

"Self-preservation," said John Nagle, "is the first law of nature with nations as well as with individuals. If the right of the state to exist is conceded, it becomes a duty to make existence not only possible but certain. Intelligence is the standing army which guards the liberty of the people in a republic."

Why did not these parents who desired to give their children educational advantages beyond those of the *one* room country school, help to furnish these opportunities nearer home? Why should not these parents whose faces glowed with enthusiasm while listening to the interesting program presented by their children, realize that the work these children had thus far done was but a preparation for higher work which would better qualify them for "Der Kampf ums Dasein"—the struggle for existence.

We who live in cities where community feeling and interests are

strong should make common cause with country people whose occupation is not conducive to the creation of high educational ideals, to the end that the country children may have the educational opportunities enjoyed by their city cousins.

A few days ago in discussing the question of higher country schools with Superintendent C. P. Cary, he described a visit he had made to a town high school located in the heart of an agricultural community in a state not a thousand miles away.

"When I approached the school," he said, "I was favorably impressed with the appearance of the building and the grounds, and I was confident that the school would throw some light on the kind of higher school that should be organized in the rural districts of Wisconsin. It did throw light on the problem, but not of the kind that I had anticipated.

"I went to the principal's office and not finding him in I took the liberty of entering one of the classrooms. The class was evidently one in ancient history, for they spent the period on Egyptian mummies. I confess I failed to see the connection between the subject of mummies and farming, and so entered another recitation room. I found this class studying dactylic hexameters."

"How are those words spelled, Mr. Cary?" I asked the State superintendent, and bursting out laughing he suggested that I look them up in the dictionary. I did so later and hence my ability to roll them so trippingly off my tongue.

"The next class I attended," continued Mr. Cary, "was studying Caesar's Gallic Wars and since the pupils had passed the point where 'Gallia est omnia divisa in partes tres' I found some difficulty in following them.

"Having witnessed these exercises in which the so-called culture idea predominated, I again went to the principal's office. I found the principal in and upon my request to have him direct me to a class in Agriculture, Rural Economics or Manual Training he declared that those subjects were not taught in his school. When I asked him 'Why not?' the astounding explanation was made that he was prevented from teaching what in his estimation would meet the needs of the farmer boys and girls and was by law compelled to teach the subjects to which I had listened.

"'But who made the law?' I asked, and the principal replied, 'Five or six college men got together some years ago and formulated a bill and got it passed by the legislature and this is the result.' This Township high school represents a good object lesson of what a higher country school should not be.

"And hence I say," continued Mr. Cary, "in attacking this problem in Wisconsin we must be careful not to foist upon the rural communities an institution that does not meet their needs."

But while we may differ as to the details of organization of a higher country school, there is no question that the one-room country school with its multiplicity of classes and subjects cannot meet the present day needs of the farmer.

THE COURSE OF STUDY.

The purpose of such a rural high school should not be vocational in character. It should first of all be a general culture and character building institution. But the subject matter taught should as much as possible meet the community needs. It should be largely based upon the life and industries of the community in which the school is located.

No one man should presume to prepare a course of study for such a high school. That must finally be left to the state department of education, acting in conjunction with the county board of education, which latter body can give the course the local flavor that is needed. I shall, however, mention a few things which should constitute a part of such a course, as follows:

Rural Economics, Farm Mechanics, with farm carpentry and blacksmithing, Animal Husbandry and Dairying, Forestry and Horticulture, Farm Bookkeeping, Elementary Chemistry and Physics, as applied to agriculture, a study of soil and soil analysis, Sanitary Science, as applied to the care of milk and construction of farm buildings, for the boys; and for the girls Household Economics, Household Decoration and Design, Cooking, Dressmaking and Millinery Designing, Household Sanitation and Hygiene, and Elements of Nursing.

If now it is admitted that the rural high school should not simply minister to the intellectual and other needs of the pupils attending the school, but should recognize the fact that education should continue through life, such a school can be made an intellectual and social center fixed by community of purpose.

RESULTS THAT WILL BE REACHED BY HAVING RURAL HIGH SCHOOLS.

1. The course of study in such a high school should have general culture and character building as its primary aim. Men and women of strong personality and forceful character, in cities and rural communities alike, are always needed; men and women who have not only the ability but also the courage and willingness to become leaders in the intellectual, moral and material progress of the world; men and women who will counteract the tendency of the individual toward pessimism, indolence, indifference, avarice and narrow partisanship; men and women who look upon life with less frivolity and more seriousness. But the subject matter of the rural high school course should as much as possible also meet community needs. Such a course will react on the community so as to make it a source of strength in the upbuilding of the community.

2. The Rural High School will equip the farmer of the future with an education that will enable him to study his problems of agriculture from a scientific viewpoint. The farmer will both improve and increase the output of his farm. Seed testing in Wisconsin like that in Iowa may add \$4,000,000 to the value of the corn crop in one year. The application of improved conditions in growing oats may as it did in

Minnesota increase the yield by 25%. If the farmers of the United States can add one extra grain to each ear of corn, the crop will be increased by 5,000,000 bushels. In Denmark where every farmer makes scientific tests of the soils on his farm, the yield of wheat per acre on the lean sandy soil of that country, has been increased to 48 bushels an acre, while the American farmer cultivating comparatively virgin soil, raises on the average only 12½ bushels. Thus the general food supply may be increased and the cost of living be lowered, and thus both the producer and the consumer will be benefited.

3. The Rural High School can be used as a community laboratory where milk may be tested for butter fat; where seeds may be tested for purity and germinating power; and where soils may be tested and the proper fertilizer determined upon.

4. The five or ten acre farm which should be run in connection with the school by the boys and girls under the direction of the principal could be made the means of creating an interest in the scientific aspects of soil cultivation. New crops could be tested out and the treatment of old crops improved upon. The farm might be made to illustrate the cultivation of crops according to the most modern methods of farming.

5. The Rural High School as a social or community center can have a far-reaching influence. The meetings can be made to have a high social significance in cultivating higher ideals among the people who in the intense struggle for existence are apt to ignore these ideals. Here also the education of the children of the community can be considered as a general problem for whose solution the community as a whole must be held responsible. Every social unit that has educative responsibilities can be let to coöperate with every other unit in the realization of the aims of education.

These meetings will also assist in bringing the work of the schools and the home into harmony; thus the efforts of the two instrumentalities in the education of the youth, will be convergent, rather than divergent, and will support each other. These meetings will also serve in improving the morals of the community, for when a community is united, bad influences must weaken before it.

The weekly or monthly meetings can be made to serve the purpose of extension work in literature, history, music, agriculture, horticulture, etc., for the adult population; but there should also be adequate opportunity for helpful social intercourse and wholesome entertainment for the children and the adults. There is no reason why after a Saturday afternoon meeting of the rural Woman's Club, supper shall not be served in the community dining hall of the school, to the men and women of the community, which supper may have been prepared by the girls taking the work in Domestic Science.

CAN THE RURAL COMMUNITIES AFFORD RURAL HIGH SCHOOLS?

In answer to this question I may say that Calumet county has three high school districts. Their total assessed valuation is \$5,400,000. These

districts spend annually over \$60,000 for high school and graded school purposes. The rest of the county has an assessed valuation of \$23,000,000 and spends only \$26,000 on its schools. If the county outside of the three high school districts, were to tax itself for high school purposes to the extent the three high school districts do, funds would be provided for over 20 rural high schools,—far more than the county would need.

Manitowoc county has three high school districts with an assessed valuation of \$17,500,000. These three high and graded school districts spend annually \$130,000 for school purposes, while the rest of the county, with an assessed valuation of \$37,000,000, spends only \$100,000 for school purposes. If Manitowoc County outside of the high school districts would tax itself to the extent that the city of Manitowoc, Two Rivers and the Village of Kiel tax themselves, the rural population could easily support nine rural high schools, which would be more than the needs of the county would demand. The above conditions are representative and may be practically duplicated in any county in the State.

HOW CAN THIS CHANGE BE BROUGHT ABOUT?

When I think of the 1,200 people at Manitowoc who attended the commencement exercises of the children who were about to graduate from the country schools, and the enthusiasm they manifested, in the program, I cannot help reaching the conclusion that all that is needed to secure this new system of high schools, is a directive force that will bring the benefits of such a school, both educationally and financially to the attention of the farmers. The machinery for the next large move for the betterment of the rural school is found in the County Board of Education. Give this board the power to organize one school in each county, and in a few years the efficiency of the product turned out by that school will be the means of increasing the demand for such schools to such an extent that within a decade Wisconsin's rural needs for higher education will be amply supplied.

Just what the procedure should be of getting this new legislation needs to be considered very carefully. Possibly the Oregon idea may be followed, which provides for a county high school fund. Probably the local high school district created by the County Board of Education, will defray the expense of running such a school, with the assistance of some State aid.

In conclusion I may say that the rural high school will hold before the pupils the idea that the profession of farming is fully as important as that of medicine or law. It will enrich the life of the farmer and help to do away with the monotony which has been incident to farm life. It will help the boys and girls to appreciate country life and the best product of the country will no longer be educated away from the farm. The young men and women will honor the profession of their fathers and mothers and not despise it, as is now too often the case. They will find life's true happiness in their work, rather than in the

leisure time that comes after work is done, and the rural population will be characterized by a greater contentment, and so the stability of society as a whole will be increased, and the drift of population will no longer be from the country to the city.

WHY THE WISCONSIN TEACHER LOOKS SO BRIGHT.

WILLIAM McANDREWS, New York.

Ladies and Gentlemen:—When I notice how young and handsome you look this morning, when I hear Patzer ringing those electric bells, when I realize the decision of the statement he has just whispered to me: “Your period lasts just thirty minutes,”—I feel so much like a schoolmaster that it seems as though I must begin as I do every morning back home, “Good morning, boys and girls.” (Audience looks surprised; smiles appear here and there.)

Oh, come, now, let's get into right relations. (Laughter.) Good morning, boys and girls. (Voices: “Good morning, Mr. McAndrew.”) That's more like it. Now, let's try again, Good morning, boys and girls. (Audience, “Good morning, Mr. McAndrew.”) Fine! now we shall get on.

I said you looked young. You are young out here in Wisconsin. We hear of you everywhere. You cannot name a state which surpasses you in the young, fresh, live view you are taking of education. No body of teachers is turning more decidedly from the dead past and looking more frankly and intelligently at present needs and future possibilities. Some of the youngest of you are so used to enlightened education that you scarcely appreciate the stupid usages of the old regime, the former times, in which I received my schooling and began my teaching. Would you care to hear of some of the absurdities of my younger days?

By the time I was old enough to go to school the educators had gotten the business organized. Instruction was graded. But what do you suppose the basis of the grading was? It was books and portions of books. I remember in our town the saying of Mrs. Taylor that Effie was not to be permitted to marry Ed. Galloway until she had finished the sixth reader grade. Education was divided into years according to a division of subjects. We had one part of it designated as the “A. B. C. Class.” Another part was the “Grammar Grades.” Still another part was the “Latin School.” The organizers had centered upon a traditional body of knowledge which they had christened “The Course of Study.” That was the most important consideration of the school. Whoever went successfully through that had an education. This was the common usage when I went to school and when I began to teach.

Meantime the men who wrote and spoke about education were propounding an entirely different idea. I see men and women before me who have heard and read the declarations of Jacob Schurman. You remember his insistence that training cannot be centered on a book; "bibliocentric" he calls such a fallacy. It cannot be centered on a course of study; it cannot be "themocentric." Education is something that happens to a *person*. It must be "homocentric."

You perhaps heard Charles W. Elliott deliver his address, as President of the National Education Association, on what the schools should produce. The output of the schools should be the educated man. "And what is the educated man?" he asked. He proceeded to analyze him: one who has a trained intelligence which is serviceable to his will; a man who can use imagination so as to construct new ideas; who can use his hands skillfully; who is imbued with desire and power to benefit his community.

At Asbury Park some of you heard William H. Maxwell speak as president of the same National Association and show what the schools are for: to train humanity to efficiency. What efficiency? He also analyzed it. The personal product of public education should be those able to think, to reason, to plan, to adapt; persons equipped to manage their physical powers with intelligent skill; to cooperate with other men.

All during the earlier years we heard the big men quote Plato; that education is getting all one's faculties into harmonious relations; Comenius, that education is a selection of the best experience of life, so that the educated is prepared for life by life; Horace Mann, that education is not giving specific knowledge and accomplishment, but fitting people to perform their duties, domestic, social and civic; David Starr Jordan, that education is the training of manhood and womanhood. They have all been summed up by Edward Thorndike in a terse phrase: "bringing a person from what he is to what he ought to be."

These doctrines were being preached when I was a pupil; they were being preached when I became a teacher: the teacher's business is to develop character, to produce manhood and womanhood. But the schools I attended and the schools I taught went on trying to educate as though their purpose was to do that which these masters of the art of teaching proclaimed education was not.

How was I prepared as a cultivator of manhood? Did I, in the Normal School, go into classes in boyology and girlology, classes in what constitutes desirable manhood and womanhood, preparation in judging what children are, and knowledge of what they ought to be? Very, very little. We specialized on reading, writing, grammar, arithmetic, and geography. If we were going to have charge of children at the remarkably formative period of adolescence, we specialized upon algebra or geometry, or Latin, or history.

"Remember," preached Horace Mann, the greatest educational leader before our time, "remember education is not the acquisition

of knowledge," and we went on repeating to our children, "Remember, education is the acquisition of knowledge, especially the particular pieces of knowledge which we pass over the counter, those portions which are contained in the list known as the course of study."

We made some tragic mistakes, we old school teachers. We gauged our pupils by their ability to profit by our particular brand of food. In Port Huron where I lived, a little boy by the name of Tommy Edison came to school. After a little while, finding that he did not fit the course of study, the teacher sent for his mother and said, "Here, your boy is no good. He can't be educated. He hasn't the necessary apparatus in his head. You'll have to take him out; he doesn't belong here." So Thomas A. Edison had, all his life long, three months of public schooling, and has held his place among the ablest minds of this era while bearing the schoolmaster's brand of failure. Seward, Lowell, Longfellow, Darwin, Beecher, George Eliot, Huxley, Emerson, Pasteur, Spencer, Curie, were officially marked "stupid" by the same method of appraising them according to the requirements of the course of study. One sometimes fears that the greatest names in American history are those of men like Washington, Franklin and Lincoln—that were schooled the least.

The Japanese government, after paying the expenses of many youth sent to foreign schools for education, conceived the idea that they ought to have some method of deciding whether the boys they picked out were going to be worth the money spent upon them. They asked the faculties of the different universities to which these young men were sent, to formulate a method by which worth-while material could be selected. They wanted to know how to tell what kind of a boy would develop into a high-grade man. All the university faculties side-stepped the task except the professors of a German institution. This group appointed a committee to tackle the problem with characteristic Teutonic patience and thoroughness. They collected biographies of eminent men, turned back to the pages that described the boyhood of these luminaries. What do you think the answer was?

They found that the one trait appearing with the most frequency was that these men, as boys, failed to fit the requirements of their schools and teachers. By the conventional rating of the pedagogue, they were failures. They were rebellious against the requirements of the course of study.

We teachers of the old day were not principally concerned with the training of children to be fine, able men and women. Our center of interest was not boys or girls, but subjects. If boys and girls of varying interests and abilities came to us one term or another, that did not make any difference. We had the same piece of the same course of study each term. It was not a question as to whether it fitted them or not. We used to refuse all responsibility for them by

saying that they, not we, were unfit. We were not trainers of manhood; we were purveyors of the contents of books.

Do you know how we used to prepare at night for the work of the next day? We would freshen up on the particular pieces of geography or history we were going to "cover" on the morrow. Notice how different you modern teachers are from us. When you prepare for the day's work, you say: "How far can I bring Anna Smith to-morrow from what she is to what she ought to be? Anna is slack in continuous power of thinking. She gives up too easily. To-morrow I shall lure her along to a little more sustained effort without help from me. John Thompson shall have to-morrow the reproduction of a passage on the value of personal cleanliness as a factor in personal success and agreeability to others."

And so you plan your day's work, centering upon children and not upon least common divisor. We were wrong; you are right. We dispensed education as a man would serve behind a counter. We ran school like a restaurant. If the food was ready and we got the customers to eat 75 per cent of it, if we had some moral matters on the walls, if we kept fairly good order and kept the coats and hats from being stolen or damaged, we considered that we had satisfactorily performed our duties. But the customers were not our chief concern. The food, the menu, the bill of fare, the course of study, was the main thing. Pompous high-brows prescribed it; normal schools prepared us in it. No one ever devised it after a study of the needs or of the future of the children or of the community. It was a copy or an imitation of the course of study in some other town. It was the center, focus, concern, obligation, duty and business of the teacher.

See how remarkably different you are. The main thing in your mind is:—what is the personal product this child will be when I am through with him? You have that ideal as carefully analyzed for training as ever the old teachers had the sum of human knowledge cut up for teaching. Of course it is absurd to say that the personal purpose of your efforts is a boy divided into health, strength, physical perfection, cleanliness of body, cleanliness of mind, intelligence, thought-power, love of beauty, courage, industry, adaptability, desire to serve others, etc.

It is as untrue to say this as it is to say that the content of an educated person's mind, or the accumulated knowledge of the world, is divided into arithmetic, algebra, history, literature, biography, grammar, physics, and geometry. There is no dividing line between history and biography, between physics and mathematics, or between any one department of knowledge and another. Ancient teachers made the division for convenience just as modern teachers like you have analyzed manhood into courage, truth, persistence and the like, in order that your daily exercises with the children may have more definite point and direction. We used to run the school with the purpose of having the children know something in special division of

knowledge. You now say we were wrong; that knowledge is not the purpose of education, but an efficient person is.

That is, we tried to get people to know; you are engaged in having them do. We centered on knowledge; you center on the able person. We prepared ourselves by mastering knowledges; you prepared yourselves by mastering human abilities,—how they are aroused, how they grow, how they are perfected. We spent the day hearing children say things and letting them hear us say too much. You spend the day having children exercise their muscles toward physical perfection, their minds toward intellectual perfection, their hearts toward moral perfection, and all their powers toward the benefit of their fellows, their community and the human race.

This change in procedure has made a great difference in the way a teacher regards his business. I was inclined to be ashamed of mine. When my friend and I were away from home, I used to say I was in the book business. (I was, wasn't I?) He used to claim to be a tanner,—made a specialty of tanning kids. We used to be more fond of vacations than of our regular calling. Of course the public took us at our own valuation and despised teachers as much as we teachers despised ourselves. The pictures of school masters and school mistresses made by the artists in the funny papers did not suggest a grandeur, nobility or beauty of the highest order. The common form of speech did not have many complimentary phrases about the profession. One would hear the simile "as brave as a lion," "as beautiful as a dream," "as sweet as a peach," "as wise as a judge," but I didn't hear anyone naturally say: "as brave as a teacher," "as beautiful as a teacher," "as sweet as a teacher," "as wise as a teacher." In the current poetry of that day, one did not hear us glorified in lilting verse. As I remember a lyric, "The Lay of the Last Day" which my children sung to me, beginning

Good-bye scholars,
 Good-bye school,
 Good-bye teacher,—

it did not end in a eulogy of me. I can remember being followed at a distance by children shouting something, but what words I could catch were not lovely.

It is hard to fall in love with something one is ashamed of. Yet the reason for being ashamed of teaching is a curious one. It is not a low social position. Every one of us with whom I was acquainted had raised his social position by means of teaching. Considering the hours of service and the vacations we had, all the teachers whom I knew received more pay than they could have had for the same amount of service in anything else, but I can't recall a very large number who used habitually to exclaim: "I'm a lucky dog, I am. I've got a school." In fact, I remember a clothier in our town who told me that the most chronic whiners in the world were farmers; teachers come next.

This is really a remarkable paradox. All the ideas that you find associated with education are big, fine, noble ones: civilization, progress, advancement, improvement, betterment, uplift, culture, refinement. It is strange that these things should come spontaneously to one's mind in connection with teaching, and yet that I should be a petty, narrow, and a second-rate whiner, being surpassed by farmers. It would seem as though I ought to absorb greatness of mind from the importance of the work to be done. When I would happen to come across utterances of Franklin, Washington, Jefferson and of the Revolutionary fathers who founded this nation, I would see that they conceived a wonderful part that free public education was to play in the creation of a new race, free from the errors of the old world. Written into laws and ordinances of those hopeful days in the morning of our history was the great faith in the efficacy of schools. Generation after generation has taxed itself to supply them. A man will toil and sweat and deny himself the comforts of life that his children may have the benefits of schooling. It seems as though the agents for giving this ought to have been the happiest, proudest, most cheerful of all living beings and most eager to undertake this big work, just as you are today the happiest, proudest people in the world.

This change has been brought about by shifting the center of the teacher's interest from knowledge to humanity. Not one person in ten thousand can find a natural interest in mere knowledge. Not one person in a million is without an interest in a growing child. Desire to help a boy change from inability to efficiency is a trait so essentially part of a human adult that it only has to be given free play to turn a whining teacher into an enthusiastic and happy trainer. Motherhood lives in every woman's heart. Fatherliness is the work of every normal man. They are natural impulses. Love of grammar, affection for least common multiple, are artificial tastes. The man or woman who tries to base success upon these anemic preferences is foredoomed to failure. Centering upon these conceptions makes one wooden, dried up, narrow, pedantic, unlovely, hatchet-faced, ridiculous, contemned by men and boys. Dead schoolmasters substituted courses of study for the instinctive force which first made teaching possible. That force was love. Primitive motherhood evolved it; Jesus Christ preached it; Pestalozzi brought it back to school; Froebel organized it; Frances Parker was its apostle in the last generation, as Signora Montessori is in this. The reason you people in front of me look so radiant and successful is because you have learned the big fact that the only person worth the ground he walks on is the one who puts love into his business. Never a big life reached its glory without putting love into business. Never a little spirit began to put love into business but that soul began to grow big. No one can throw contempt on us for lack of money, lack of influence, lack of fame. Bless your hearts, we knew when we went into this public service that a bigger promise awaited us

when we turned our back upon those baubles. Not a school day comes without affording to us the blessing which the great souls of earth have hallowed for all time.

Lo, ye are the harbingers of the morning; in your arms is the childhood of the race. Yours is the spiritual parenthood of the youth of America, an example to the world. Yours is the supreme labor of love; for love leads to teaching, and teaching springs from love. Forget this and your life becomes a mist, a cloud, a darkness; remember it and you, in your business, missionaries of light and leading, become exemplars and purveyors of happiness incomparable.

God bless you every one.

THE PURPOSE AND SCOPE OF THE WORK OF THE HIGH SCHOOL

CLARENCE D. KINGSLEY, Boston, Mass.

The high school is today the battleground of two conflicting ideas. On the defensive is the theory that the pupil must conform to certain preconceived standards and that education consists in the mastery of certain subject matter arranged logically but with little reference to the inherent interests of boys and girls. This army is entrenched behind the disciplinary theory of education, crumbling though it may be, and counts as allies those conservative colleges that still define high school education in terms of two foreign languages, algebra, geometry, history before the year 1000, and forty experiments in physics. The army of invasion, on the other hand, is fighting for the conception that the high school should adapt itself to the needs of all pupils, that democracy demands diversity of gifts and training, and that all well-planned high-school courses should be accepted for admission to college.

It is fitting that this discussion of the purpose and scope of the high school should have been preceded this morning by an address on the purpose and scope of the elementary school, because the high school must take up its work where the elementary school leaves off, just as the college is now called upon to take up its work where the high school leaves off. Whatever success has come to the elementary school pedagogically is due to the fact that it is now basing its work year by year upon the growing interest and capacity of the pupil. Similarly, success may come to the high school as we learn to adapt our work to the growing interests and capacities of our pupils as they progress from their fourteenth to their eighteenth years.

While our methods should be determined by the interests and capacities of our pupils, we must look to the needs of society to determine our aims. A clear formulation of aims, especially in view of the present conflict of educational ideas, is absolutely essential to the success of our high schools. Experts in scientific management regard a clear

definition of aims as the first essential, even in a manufacturing establishment, and modern business insists that not only the directors but even the office boy shall understand whether the aim is "the public be pleased" or "the public be damned." When a great railroad adopts the motto "Safety first", the attitude of conductor and brakeman changes. Surely in an educational institution where everything depends upon the mental attitude of pupils, parents, and teachers, an understanding of aims is important. Such a formulation of the aims of the high school is also recognized in the program of this meeting as prerequisite to the successful training of its teachers.

Society no longer looks to the high school for the education of only the few. The Bureau of Education makes the estimate that 23% of the rising generation in the whole United States are now entering the high school. There are communities in which 90% of the boys and girls enter, and there are high schools in which 90% of those who enter complete the course. In view of these facts, together with the phenomenal increase in high school attendance during the last 20 years, and the more recent tendency to exclude from employment boys and girls under sixteen years of age in certain localities or in certain industries, both through law and through the voluntary action of employers, it is safe to predict that the high school, if it is successful in defining its aims and adapting its procedure to meet those aims, will continue to attract to itself a rapidly increasing percentage of boys and girls. In one of the most inspiring addresses at the meeting of the National Education Association last summer, as some of you may remember, our United States Commissioner of Education, Dr. Claxton, urged as an American ideal, both necessary and attainable, a high school education for every boy and girl in the land. Already parents in every station of life, of every nationality, recent immigrants as well as Puritan stock, sometimes with great self-denial, are entrusting their children to the public high school.

In view of these facts we begin to feel the tremendous importance of knowing what society needs to have us do for these boys and girls. We must now study the needs of society as never before. Simple conditions have been replaced by complex ones and the crude idea that progress is the result of blind forces has given way to the dynamic conception of society in which progress is limited only by the ideals and training of the people. Do we find that the progress of communities is dependent upon the willingness and intelligence with which citizens cooperate in working for social ends, then we must give our boys and girls an appreciation of the value of social ends and imbue them with the spirit of cooperation. Do we find that men and women render the best service to society and are most contented when they have found vocations to which they are adapted and in which they realize that they are needed, then we must help pupils to discover their vocations. Do we find that boys and girls who have discovered their vocations need special training that they may be efficient, then we must give vocational training. Do we find that the good citizen who has made

a happy choice of vocation and has been properly trained for that vocation needs also an appreciation of music, art and literature for the abundant life, then the school must devise methods for giving this appreciation. In thus studying the actual needs of society we find so much to do to meet these needs that we have no time in which to worry over the disciplinary theory; and, furthermore, if we omit those things which do not contribute directly to the higher and more efficient living of our future citizens, we shall find time to perform the tasks that are actually needed.

In view of these considerations it seems clear to me that the function of the high school is at least four-fold; namely, to make good citizens, to help the pupil to discover his aptitudes, to give vocational training, and to enable the individual to spend his leisure profitably.

The first of these aims "to produce the good citizen" has always been recognized in a general way as the fundamental purpose of the public schools. Yet when we ask what contribution to good citizenship these schools are making, we secure generalizations, such as industry, honesty, patriotism. In no sense of disparagement of these elements of character society is now demanding that training for citizenship shall concern itself with ends far more specific than are conveyed by these general terms. This demand is due to several causes. In the first place, we realize that some of those who possess the greatest erudition and are the most exemplary in their private lives, fail signally in their duties as citizens. In the second place, the people are entrusting greater responsibilities to public officials and are coming to see that true democracy cannot be secured unless these officials are held to the faithful discharge of their duties. Furthermore, when the social reformer lays claim to some new method for curing the ills of society, we feel that it is necessary for the rank and file of our people to know history in such a way that we may be saved from repeating errors of the past. And finally, good citizenship today includes not only coöperation with governmental agencies but also coöperation with many voluntary agencies, such as boards of trade, chambers of commerce, child labor committees, consumers leagues, and social settlements. To give the kind of training for citizenship now demanded, far more time must be set aside in our high schools for history, civics, and economics, a group of subjects now known as social studies. Not only civics and economics, but also history must be taught with an eye single to the making of the good citizen. Is not this training for citizenship of sufficient difficulty and of sufficient importance to warrant a four-year course in social studies occupying one quarter of the entire time of the high school pupil?

Let me sketch briefly such a four-year course in social studies. In the first year community civics would be offered. This term, community civics, has been misunderstood by some as implying too narrow a range of subject matter. The term *civics*, as I understand it, refers to all the activities of the good citizen, and the term *community* suggests the method of beginning with the activities that lie nearest the

pupil. The work in community civics may well treat as main topics certain elements of social welfare such as these: health, protection of life and property, recreation, education, civic beauty, wealth, charities, order in society, correction, communication, transportation, and migration. In studying each of these elements of welfare the teacher should first lead the pupils to appreciate the importance and significance of this element, drawing largely from the experiences of the members of the class for his illustrations. He should then set the pupils to the task of investigating at first hand those agencies, governmental and voluntary, that exist in the community to secure this element of welfare. And finally he should lead the pupils to a clear understanding of the duties that devolve upon them to promote this element of welfare, both by their individual efforts and by coöperation with existing agencies.

For instance, in considering health as an element of welfare one teacher, with whose work I am familiar, had the pupils select nine rules that they had studied in hygiene. Taking each rule in turn the class found that it was impossible for the individual to satisfy his desire for health unless society came to the rescue. For instance, the first rule was "Breathe deeply and freely of pure air." The class saw immediately that society must provide ventilation for the schoolroom. They observed that a neighbor's barnyard or pigpen contaminates the air they breathe. They saw by their own reasoning that many sanitary regulations are necessary. In considering the rule, "Do not practice any activity harmful to the body," they saw that this rule cannot be observed in school unless society provides adjustable seats, proper lighting, and well-printed textbooks; that the rule cannot be observed in industry unless society abolishes child-labor, limits the kinds of employment for women, restricts the hours of labor, and totally abolishes certain harmful occupations, such as the manufacture of white phosphorous matches. The class after spending some time in the consideration of these nine rules got an entirely new point of view. As one of the pupils remarked, "I always thought those things,—quarantine, pure food laws, etc.,—were unfair, but I see now that they are not." After this introductory discussion the class investigated in detail and at first hand various agencies that had been established in that community to safeguard public health. They also discussed what they should do to coöperate with these agencies. Later the pupils were called upon to express in their own words what coöperation they should render. Among the typical answers one pupil wrote "I will be cheerfully quarantined".

Heretofore many courses in civics have failed because they did not develop a sense of social values. Those courses emphasized instead the machinery of government and often produced the ward heeler instead of the good citizen because they made the pupil familiar with the manipulation of social machinery and did not show the importance of the ends that government should serve. Consequently, the pupil upon

leaving school used his knowledge to promote those ends that were evident to him, namely, his own selfish aggrandizement.

This course in community civics affords the best introduction to the socialized history that should follow in the second and third years of the high-school course. At the present time, however, there is growing dissatisfaction with the type of history that has been taught in the high school. This dissatisfaction is voiced in a statement from Prof. James Harvey Robinson of Columbia University in the report of the Committee on Social Studies of the Commission on the Reorganization of Secondary Education. Prof. Robinson says, "Obviously history must be rewritten, or, rather, innumerable current issues must be given their neglected historic background. Our present so-called histories do not ordinarily answer the questions we would naturally and insistently put to them. When we contemplate the strong demand that women are making for the right to vote we ask ourselves, 'How did the men win the vote?' The historians we consult have scarcely asked themselves that question, and so do not answer it. We ask, 'How did our courts come to control legislation in the exceptional and extraordinary manner they do?' We look in vain in most histories for a reply. No one questions the inalienable right of the historian to interest himself in any phase of the past that he chooses. It is only to be wished that a greater number of historians had greater skill in hitting upon those phases of the past which serve us best in understanding the most vital problems of the present."

In the first half of the fourth year of the high school, place would be found for the study of economics. This subject has fallen into discredit because in some high schools the work has been too abstract and theoretical. This error is quite unnecessary in view of the large amount of concrete material now available and the natural interest of pupils in those economic problems with which they can cope. In the latter half of the fourth year an advanced course in civic theory and practice would make a fitting culmination to this four-year course in social studies. Such a course as I have sketched will in all probability soon receive full recognition as one of the strongest majors that may be presented for college admission, and what is far more important, should enable our high schools to make an invaluable contribution to the intelligent citizenship of the land.

Of the three remaining aims of the high school, I wish to discuss particularly the aim of "helping the pupil to discover his aptitudes." Seldom before the age of fourteen and frequently not even before the age of eighteen does the pupil have any real conception of his aptitudes and seldom is he able to think clearly in terms of his opportunities and of his responsibilities. It is of course unfortunate when he is compelled to make a final choice of career before he has discovered his aptitudes. On the other hand, a provisional choice of career is of decided advantage, because it furnishes a definite motive for school work, increases the interest, and makes the pupil willing and ready to do hard work. Consequently it is desirable in all our thinking regarding the high

school period to make a sharp distinction between provisional and final choices.

The first two years of the high school should be regarded preëminently as the testing time. All subjects taught in these two years should therefore be so organized as to give the broadest possible outlook on the world's work. In written and oral composition a wide variety of topics should be allowed. The supplementary and prescribed reading should touch upon many interests. A two-year course in general science is now being recommended and this course should arouse the interest of the pupils in physics, chemistry, biology, astronomy; should give them an appreciation of the values of these sciences to human welfare; and reveal opportunities in scientific and technical pursuits. The social studies should help the pupils to understand the history of industries, the social significance of commerce, and the newer vocations connected with public utilities and social service. Household arts should give the girls an appreciation of the knowledge and skill required in the successful management of the household and an increased respect for the dignity of home making. Modern courses in manual training are not content with a mere mastery of technical processes but aim to give the boys a genuine conception of some forms of modern industry. Similarly, introductory courses in business and agriculture may give an outlook upon important phases of the world's work and at the same time teach certain fundamentals that will be useful to the pupil even if he does not choose a commercial or an agricultural vocation.

While each of the subjects of the first two years should be so organized as to give a broad outlook upon life, it will not be possible for any one pupil to take very many of these courses. Moreover, a pupil who upon entering the high school intends to prepare for a literary course in college should be encouraged to begin foreign language at once; and a pupil who enters with the intention of preparing for an engineering course should begin mathematics at once. In the past the trouble has been that all pupils regardless of their intentions or lack of intentions have been compelled to take both algebra and foreign language. This mistake has been largely due to the insistence by the college that *all* pupils should present four years of a foreign language and about three years of mathematics. Their prescription seemed good for those who survived the dose and so the colleges concluded that it would be good for the others if only they could be compelled to swallow it. The colleges are now finding, however, that they can adjust their own work to the needs of the pupils who took a more general course and did not decide to go to college until the third or fourth year of the high school. For instance, the University of Chicago does not prescribe either mathematics or foreign language for admission.

The conception of the high-school period as a testing time calls for high schools of the cosmopolitan or composite type, that is, schools that offer the widest possible variety of instruction. For pupils in the general course the need for a wide variety of work to test aptitudes is evi-

dent. As the pupil progresses in the general course he may begin to specialize, and the school should at every step aid him in a wise selection of subjects. For a pupil in a specialized course, intimate association with pupils in other specialized courses is highly desirable because such association often leads him to revise his early choice of career. The composite high school also assists teachers to become better counselors of youth because it brings them into sympathetic relation with many types of secondary education.

It is sometimes urged against the composite high school in a large city that the school becomes too large. This argument does not seem valid to me because the school may occupy a group of buildings all placed under one principal. The school then becomes one institution and the pupil is not called upon to sacrifice school loyalty in order to take a transfer from one specialized department to another. Each building may be devoted to one type of secondary education and be under the charge of an educational director responsible to the principal. A high-school system that consists entirely of independent specialized high schools such as technical, commercial, and college preparatory, totally ignores the needs of pupils who at fourteen years of age are unprepared to make a final choice of their educational and vocational careers.

The conception of the high-school period as a time for testing aptitudes calls not only for composite high schools but also for the abandonment of traditional college-entrance requirements. As Abraham Flexner says in his book, *THE AMERICAN COLLEGE*: "The motive on which the college vainly relies, self-realization, has got to be rendered operative at the earlier stage. As a matter of fact, the secondary period is far more favorable than the college to the free exploration of the boy."

I have discussed only two aims of the high school; namely, training for citizenship and the discovery of aptitudes. Quite as important are the other two aims; namely vocational training and the development of interests that will enable the individual to spend leisure profitably.

The public high school has been entirely too slow in responding to the demand for vocational training. This mistake has led to serious results in many places, but now progressive high school men realize that they can and that they must stop sending out graduates who are unprepared to earn a good living. It has been proven that vocation training calls for definite courses with liberal allowance of time in the schedule of the pupil. One hour a day is utterly inadequate for real vocational training. We must also stop graduating girls who have no definite preparation for household management.

Furthermore, progressive high school men stand ready and anxious to give vocational training to those pupils who will be compelled to leave school at sixteen, whenever and wherever it is found that such training can be given to pupils of fourteen to sixteen years of age.

And, finally, why should not the high school admit to its precincts the over-age boy or girl who cannot jump the scholastic hurdle placed at

the end of the eighth grade? It has been proven time and again that many of these over-age pupils can get great profit from the high school. Our prejudices must not stand in our way when the welfare of these boys and girls are at stake. Like the Sabbath, the high school was made for boys and girls, not boys and girls for the high school.

HOW CAN WE MAKE THE SCHOOL MEET THE NEEDS OF LIFE.

CARROLL G. PEARSE, Milwaukee.

It may have been true in America, once, that the seeker for the mould which had shaped the character of our people must look for it in the homes of the land. But that was long ago, when the dwellers in those homes had largely a common origin and like ideals, the fruit of common experiences and traditions; it was also at a time when the home carried a far greater responsibility, and was a far larger factor in the social upbringing and the education of children than is the case now. To-day, the part which the home plays has so greatly shrunk that the nation cannot safely ignore longer the facts and the situation.

This change in the relative influence of the home and of those agencies which lie beyond the walls of home is due only in part to a change in the attitude of parents and in their relaxed feeling and more careless bearing of responsibility; it is due in an important degree to industrial changes and the social changes which have followed in the wake of our changed industrial conditions. The situation is also tremendously influenced by the fact that home traditions and customs are no longer purely American; millions of homes in which future American citizens are growing up have the ethical and social standards of other lands. Sometimes these are as good as our own; in instances, they may be better; but in hundreds of thousands of cases they are inferior, and such as to tend to lower American standards and muddy the clear stream of our national ideals.

These changes in the organization of our industries and in the conditions under which our people work have affected greatly the methods by which our workers are trained for efficiency in their future employments; it has also extinguished certain employments, created new occupations and increased or diminished in a marked degree the desirability of other avocations.

For these reasons it is true today as never before, that *what we would see in the life of the nation we must first put into the nation's schools*. The foundations of good character,—honesty, self-control, industry, neighborliness, a sense of duty to the state,—these should be laid in the home, and strengthened by the church. But the school must be ready to take hold at the point where these older educational agencies cease to exert influence, and in the case of families or youth

where these influences are not effective. And in ever increasing measure the school must take note of the youth's preparation for industrial and social efficiency, and offer guidance into the occupations for which he is best adapted and in which the circumstances of the time render it most likely that he will be prosperous and useful. To these ends, then, the public educational system must take note of the other educational agencies which act upon the child before and while he is in school, and must shape the training of the school so that when the youth assumes his station as a citizen, he will know, and be able to do the things which his time requires him to know and to do.

The awful war now racking Europe is giving examples of the potency of purposeful education. Whole peoples are following their leaders to the battlefields, moved by a common impulse, like swallows in migration, an impulse which makes them prompt and joyous to face their foe though death seems certain. And how is this brought about? By teaching each child in the home and at the school that his nation has been wronged by a neighbor, and that he must keep alive the memory of that wrong and grow up well trained to follow his country's banner when the call comes to right the injury; or, by singing to the baby in the cradle, and telling the children around the evening fire, and teaching the boy at school, that his nation is superior to all others, that its neighbors are jealous of its superior wisdom and prosperity and are watching in a circle around it to rush in and devour and devastate like wolves; that it is his first duty to grow up to be a perfect soldier, ready to rush to arms at the call of his ruler and gloriously defeat the enemies of the country. The struggle which we are all watching, fascinated, has unrolled a dreadful picture for our study, but from it we may learn some profitable lessons. None of these is more impressive than the sight of nations obsessed with ideas which they entertain as the result of careful and systematic and purposeful education intended to produce a citizenship possessed and swayed by certain desired sentiments, and having developed in a high degree certain desired abilities.

I trust we shall never come to the European view that "the citizen exists for the state", and should be trained and required to do whatever makes for the prosperity and power of the state, which in most cases there seems to mean the glory and power of the ruler. This is directly opposed to our American theory, that the state exists to benefit the citizen, and to promote his prosperity and happiness. But is it not time we took a leaf out of the book of our neighbors across the water and put into our educational system more purposefully and more intelligently the things which will make the American citizen better informed and more skilled and effective in those things the American citizen should believe and know and be able to do.

And what should an American believe, and know, and be able to do?

The Creator made men and set them in families; men associate themselves together into communities and states.

In the economy of our society, men are charged with providing and supplying, and women with ordering and caring for the home. The

prime purpose of the home is to care for and train the children who come into it; for this care and training both parents are responsible. All dwellers in the state have duties to the organization which they set up to protect them, and to carry on their common or public business; they also owe reciprocal duties to their neighbors. The individual, for his welfare and pleasure, needs a knowledge, which will enable him to maintain himself, of his duties in society, and of the knowledge common among his fellows, in order that he may not be humiliated or at a disadvantage in dealing with them.

If we had no schools, and were required to establish them, we might then expect to find a system of public education which, building on what the home had already done and might continue to do in coöperation with the school, might undertake to see that:

Each man was trained to some means of livelihood by which he might maintain himself and support a family.

Each woman was taught to bear her part in caring for the house and in expending the funds provided by the husband.

That the care and training of children was taught to all, so that the future citizens might be reared in health and properly taught and trained in those things not relegated to the school.

That the ideals of the state and the duties of the citizen were not only taught, but the proper sentiment regarding them instilled into the coming citizens.

That each had such a possession in the knowledge common to the race and such command of the language and of books that he might extend his intellectual possessions and enjoyments as time and his tastes permitted.

But we have not established schools of any such sort. Our educational system as we have made it does quite effectively give to our youth the knowledge of books and that mastery of the conventional signs of the language,—reading and writing,—which render him able to communicate with his fellows, and to understand them, and gives him access to the treasured wisdom stored away by the past, though it does not do so well in giving him mastery of the conventional signs of numbers and the power to use them in computations, nor does it always develop his power to reason from given facts to correct conclusions. It gives some knowledge of the facts of our history and something less of knowledge concerning our plan and machinery of government; but of that weightier matter, the citizen's attitude and sentiment towards his government, his sense of duty and love of his land, and her institutions, we do very little. Of the training to earn a livelihood and assisting to make a wise selection of a vocation, we have done next to nothing; we are just beginning to bestir ourselves. While in fitting young men and women to bear well and successfully the burdens and responsibilities of the home,—to equip and provide for the seat and abiding place of the family, to expend wisely the funds brought for its maintenance, to take proper care of themselves, and to care for and guide and train the children who are given to them,—to these, the

most weighty of all our concerns, we have given no attention at all. Nothing else which any generation has to do is so important as the nurture and training of the next generation, and yet we, decade after decade, have allowed our youth to pass through our schools and finish their education with no training on this most important of all questions.

When we come to discuss the adaptation of the schools to the life of the people, the problem naturally divides itself into two parts: the adaptation of schools in rural communities, and the modification of schools for the children of towns and cities.

The problem for the country is much the simpler of the two. The present schedule of terms and vacations, of the school week and the school day, are all as they were arranged to meet the convenience of an agricultural people. The long summer vacation gave a chance to cultivate the corn and to gather the grain crops and the hay; the spring vacation gave the children freedom from school at a time when they could help in the planting; the late autumn vacation was useful for getting in the late crops or for bringing in the winter's wood. The Saturday holiday gave time to finish the work of the week and get all things in order so that as little work as possible might be necessary on the Puritan Sabbath, which began on Saturday evening. The 9 o'clock opening of the school session and the 4 o'clock closing gave time for the children to get from their homes to the school, or to return in daylight, and at the same time allowed them to help about the morning and evening "chores". The conditions remain largely the same; the schedule is as convenient in most respects as when it was gradually worked out 250 years ago. The school often leaves something to be desired on the literary side; but its pupils have the home and life as associate teachers. The boys and girls have work in the morning and evening, upon the days when school is not in session and through the long vacation. Their muscles grow strong from the out-door labor, their vital organs acquire power of performance and endurance; their executive ability and confidence in themselves are trained as they plan to adapt means to ends so as to get things to come out right, or study and contrive how, with their small physical strength, to overcome the dour forces of nature. Their knowledge and their interest both grow as they work with and move among the plants and the animals of the farm.

There is needed still in these schools the introduction of the elements of those sciences which relate to the materials and work of the farm,—the soil and its conservation and fertilization, the climate, the plants, their propagation, their culture, their harvesting and marketing, the selection and raising and sale of farm animals and their products. Most rural schools need better buildings and larger grounds,—land to be used for permanent planting for beautification, and for seed and crop demonstrations. And the rural school needs also to give the elements of handwork and farm craftsmanship, both for men and for women; the elements of farm accounting and finance; and, above all,

good instruction and demonstration in wholesome social life and recreation for the rural community.

To bring about such instruction in proper form, well trained teachers must be had. There are few such teachers at present; the normal schools are charged with responsibility for producing a supply. Until the habit of paying such teachers salaries which will attract and keep them has become better established in rural schools, the state can, with propriety and profit, prime the pump by helping to pay the salaries of teachers well prepared and successful in this field.

The problem of readjusting the hours and exercises of city schools to the needs of the day is not so simple. The city offers an unnatural environment either for men or for other animals. Much care must be used and much money spent before conditions can be made so that town boys and girls can come to the end of their school days, ready to go out upon anything like even terms with the boys and girls from rural schools who have had the advantages which can be so easily given them. Upon this point, I beg leave to repeat here in substance some things said by him upon another occasion, concerning the "bringing back" of the town school.¹

Already something has been done to recast the course of studies in the light of present day demands. Numbers of schools have introduced physical training to help in straightening up stooped shoulders, developing flabby muscles, giving a good carriage in standing or walking, and developing muscular control and steadiness of nerve. But far more needs to be done; the few exercises possible in the small time now available, can only start the good work. More exercises of a definite sort must be given to develop poise and control; but far more out-of-door exercise must be allowed for increasing general vigor and vivacity. A powerful agency for this will be found in the sports and games in which all normal young persons delight. Not only must time be allowed for these, and where necessary, supervision and suggestion or direction provided, but adequate play space must be put at the disposal of the young people of the school, not only during school time, but at other hours. The school grounds should be the neighborhood center for play and sports, summer and winter. From these playing fields it will not be wise to exclude those games and forms of sport which involve contest, struggle, either individual—personal, or between teams. Some of the most virile and valuable qualities of the race have been developed by struggle; if these qualities are not to fail from among us, some place must be provided where all the young people, not merely a small number picked for athletic prowess, may have a chance to develop those qualities.

In many places, efforts have been made, in some instances feeble, in others well considered and effective, to provide some exercises which shall give to pupils some of that touch with real things, that knowledge of how to do things with the hands, that development of nerve tracts

¹ Before the National Education Association, Chicago, 1912.

and nerve quality, and of brain areas and general brain power, that, to thousands in the past came from work in the field and the forest, in the barn and the shop, in the kitchen garden and at the loom, at the washtub and the woodpile. Whittling and joinery for the boys and the sewing and cooking which girls do in many elementary schools are of real value towards the solution of this problem. The drawing and clay modeling given in many schools furnish an opportunity for self-expression, for the creation of artistic forms or the development and grouping of conventional forms of beautiful design adapted from beautiful objects found in nature. This opportunity for expression and for the exercise of taste and skill in originating and applying designs used to come to the boy who made and decorated his sled or the piece of furniture for use in the home; or to the girl who designed the pattern and wove the linen, the rug, the carpet; or fashioned her own garments and trimmed her hat; or laid out the garden flower bed and arranged its harmony of colors. The beginnings are good; but they are only beginnings. Two or three hours per week are grossly inadequate to develop hand skill and artistic taste, and to build up power and ability to execute. The time for this work must be extended until an hour or an hour and a half can be found, each week day, instead of only an hour or an hour and a half during the week. This time will suffice to do some real work; the girl can get some real knowledge of, and some skill in sewing and cooking and caring for the various rooms of the house, in cutting and fitting of family garments, in caring for the sick and for little children; the boy can get better hand training; he will be able not only to use tools, but to repair articles and have time to design things and to make them. Both boys and girls can not only get skill and knowledge but form habits of application and effectiveness—something which the time now available does not permit; both will have time to study the underlying principles of design and decoration and the methods of applying these to the work they do.

Less time, rather than more, will be spent on arithmetic; but more, much more, on the essential operations, to give a surer mastery and readier use of the processes which are most used and necessary. Less time will go to the study of grammar—but to a better selected list of fundamental topics; and more time, much more, will be given to oral and written expression by the boys and girls; they will have far more thorough training to “say right on,” plainly, directly and forcibly, in spoken or in written words, whatever they have to say.

When the curriculum has been reconstructed in the light of the needs of the life of our people and not forgetting the life which awaits the youth whose formal education must end with the elementary schools because it is necessary for them to enter the great army of workers, our boys and girls will not have been taught any special employment or handicraft; the common schools are not for that. No specious plea for “pre-vocational” education will have made it possible to rob the children of their birthright in the schools of the people by selecting out those who are to be “devoted to labor” and giving to them

some special training to make them more readily useful as factory workers. But every pupil coming from the schoolroom doors at the end of the elementary school course will have had such training as will make it easily possible for him, if conditions permit, to go on to the high school, and thence to the college.

But if necessity calls to labor instead of permitting further progress in school, the boy will go with hands possessed of sufficient skill to acquire expeditiously any handicraft to which he may apply himself, or, if he does not follow mechanical employment, to make it sure that he will not stand helpless in the presence of a shelf which needs to be put up, a door to be hung, or a fence to be repaired. The girl will be able to do things that fall to the lot of a housemother if fate calls her, as it does most women, to that duty. Both the boy and the girl will have such a grounding in the elements of arithmetic and the use of language, as to be ready and well able to learn quickly the methods used in noting and recording the transactions in any place of business, and in making the computations required and extending the results. All will have acquired some knowledge as to how the soil is prepared and seeds are planted, how plants grow and are cultivated, how the vegetables and fruits and flowers are gathered and made ready for the use of men; they will understand the ministry of the frost and the heat, the rain and the sunshine; the blessed smell of the soil will be familiar in their nostrils, and they will know the feeling of wholesome dirt between their fingers and toes. Each will have a fair and practical knowledge of our history and the methods by which we rule ourselves and carry on the business of the general and local governments. Each will have a body as straight and vigorous, as well schooled to control, and as sound as heredity and home conditions render possible.

It is not necessary to say that hours devoted to school exercises, according to the daily and weekly schedule now in use, are not sufficient for these things; all of us realize it. But a school day adopted under conditions which no longer exist is not a sacred thing; there is no reason why the school day should not be lengthened and the weekly schedule modified to meet the conditions of to-day. The school day has even been generally shortened within a generation, largely because the general strength and the nervous systems of our children were being overtaxed by the kind of school exercises, almost exclusively indoor and sedentary, which they were required to perform. But with a proper readjustment and arrangement of exercises there appears no reason why the schedule should not include the new work, and the extension of old work proposed.

More equipment for manual work and more teachers for it will render practicable the extension needed here; more time allotted to physical exercises and especially more time devoted to outdoor play and to sports and games, will give what is necessary there; more land for play and sports and for planting and cultivating growing things will make it possible for the pupils to receive the education which is to be derived, from these activities. And a proper rearrangement of em-

ploysments, the alternation of inside work with work in the freedom of the open air, of lessons in books with handwork or with work in the school garden, or with activity upon the playground, will bring children to the end of the elementary school period, not less vigorous and healthy than at present, but rather stronger, in better health, and in every way better equipped and trained for whatever tasks life may bring them.

And in this reconstruction of the program it will probably be recognized that the Creator did not intend that entire abstention from labor should occur during the summer months; the growing season in nature may very well be the growing season for young human beings, not only physically, but intellectually, and in the formation of worthy habits. If school exercises are intermitted in summer in the rural schools, it should be chiefly because the pupils can have education of a different but equally valuable sort given to them otherwise.

Some fortunate children living in town can be taken by their parents to the country for the summer, but for most it is impossible; they must remain in the town. It should not be difficult so to arrange the school exercises of the year that this great majority of children would be far more profitably, wholesomely, and agreeably occupied than in running about the streets as they too often do under present conditions.

This readjustment need not be at the expense of the teacher's strength or comfort. Doubtless the beginnings of the new order would be painful to those who have fallen into ruts, and to those who have become firmly established in routine and mechanical habits of work. Whenever any new plan is undertaken, we expect groanings from this small minority of teachers and these groanings seldom belong to that class "which cannot be uttered." But although the school day must necessarily be lengthened, the change from indoor to outdoor conditions, and the variety in the work should relax the tension and break up the continuous application to tasks so similar that they beget schoolroom fatigue. The supervision of the outdoor play and of the school garden and field work should furnish a grateful relief and render the work of the day much less exhausting. Of course the special work—that in manual training and household arts, and in systematic gymnastics, should be done by special teachers, and the regular teachers relieved during the time the classes are thus engaged. This would allow time in which the teacher would be free from responsibility for the class; it could be used for relaxation, or it could be used for checking up and planning school work and lessons; instead of doing this work after school, or at home in the evening.

One other pressing problem demands consideration in this connection: Will the constructive exercises of the school have their full value if the product of these exercises lacks real utility? Children in the home, for ages, have taken part in the real work of life; they have produced or helped produce articles for family consumption or for sale. Can the manual, the constructive work of the school, have the vital educative effect which is so important unless the things made in the

school shop or raised in the school garden are real things, for practical use or for sale? It is not at all certain that we shall not find that this practical quality is necessary; that children must have restored to them through the instrumentality of the school or otherwise the right to work at productive labor, as a vital part of a proper education. They must be kept from grinding toil in mills and factories; but they have thrived on suitable labor, under proper conditions and oversight, since time began. It may be that this opportunity can come in connection with the school, by centering the manual work, in shop and garden, chiefly upon suitable articles having economic value—articles which can be used or sold. It may be that it can come by some arrangement between the school and the industries; an agreement by which a considerable share of the time devoted to hand work may be employed in some suitable industrial establishment, at work of immediate, concrete commercial value. It may be in one way; it may be in another; but we must ascertain if some way cannot be found for restoring to our boys and girls their right to that education which comes from proper labor, suited to their age and strength, and performed under right conditions. We must answer the question whether important and valuable qualities of our national character depend for their development and perpetuation upon the restoration to our children of their right to perform suitable and useful labor during their formative years.

THE TRAINING OF HIGH SCHOOL TEACHERS BY THE NORMAL SCHOOLS.

THEODORE KRONSHAGE, Milwaukee.

I am not here this evening with the purpose of attempting to tell you anything new about the profession of teaching. Such a purpose on my part would be presumptuous. I am here, rather, to make a plain unvarnished statement of what the normal schools are hoping to accomplish along the line of training teachers for the high schools of this State and to give you our reasons for having actively entered the high school field.

The Board of Regents and the presidents and faculties of the normal schools have for years believed that the primary function of the normal school was to train teachers for the elementary grades. That we are now engaged also in the training of teachers for the secondary schools has not been a matter of our seeking. This part of our work has sought us; it has come as a matter of necessity. This statement calls for no explanation beyond the mere recital of some facts.

THE DEMAND.

In 1903-4 there were 213 high schools in Wisconsin. In 1912-13, ten years later, there were 336 high schools,—an increase of over 57 per cent.

The number of "regular" teachers, to say nothing of the special teachers, in the same decade from 799 to 2041,—an increase of 155 per cent.

The number of students rose from 23,574 to 40,042,—an increase of 69 per cent.

These figures tell this story. One hundred twenty-four new teachers were required each year to meet the average annual increase for ten years past. If we assume that the average teaching service of a high school teacher is eight years, then 155 additional new teachers were required to fill the vacancies by resignation or otherwise. Altogether approximately 300 new high school teachers must be supplied each year to meet the need at the present time. Everything, however, points to the further development of the high school. In the past high school courses of study led almost exclusively to the colleges and universities and to the professions. Such courses will always be maintained and probably specialized. Little by little commercial courses have been added to the high school curriculum. These will be developed and expanded and will lead directly to the work of the office and the commercial world. Within the past few years courses in the industrial arts became a part of the legitimate scope of high school activities. As these become specialized they will lead not only into the homes but into the factories and shops and onto the farms. The Wisconsin high school of the next 25 years will undoubtedly render this triple service; first, service to the professions; second, service to what is generally called "business"; and third, service to the industries.

THE SUPPLY.

The figures which I have given show the present demand. I have also indicated what development we may look for in the future. Three classes of institutions in Wisconsin have supplied a part of the demand in the past: The colleges of Wisconsin, the colleges of the state university, and the eight normal schools.

In 1913-14, 225 principals of high schools and county training schools were graduates of our eight normal schools; 79 were graduates of the University of Wisconsin; and 33 were graduates of the colleges of Wisconsin. Thirty-eight city superintendents were graduates of the normal schools; 23 were graduates of the university and 7 were graduates of the colleges. Thirty-five county school superintendents were normal school graduates, 7 University of Wisconsin graduates, and 3 graduates of Wisconsin colleges.

In 1913-14 out of a total number of 2331 high school principals, assistants, and teachers of special subjects, 620 were graduates of the Wisconsin normal schools; 536 were graduates of the University of Wisconsin;

365 were graduates of Wisconsin colleges and 98 were graduates of Stout Institute. In this total of 2331 teachers, there were only 192 who were graduates of more than one institution.

It will undoubtedly interest you to know that the graduating class of 1914 of the University of Wisconsin, this year contributed to the high schools of the State, 1 city superintendent, 8 high school principals and 57 high school assistants,—a total of 66. The Wisconsin normal schools in 1914 graduated 1013 students from the regular normal departments; 130 of these graduates accepted high school positions. The number of graduates of Wisconsin colleges of the class of 1914 who entered the high school field has not been furnished me up to the time this address was prepared.

These figures show the extent to which the various institutions of higher education in the state of Wisconsin have furnished high school teachers. The relatively small number of these teachers who hold Wisconsin University and college diplomas probably calls for explanation. The large proportion who are graduates of Wisconsin normal schools only, made manifest a condition in the educational system of the State which the Board of Regents of Normal Schools could no longer overlook.

The Board had already recognized the need of special training for the teaching of special subjects. It had already established special departments for the training of teachers of special subjects for secondary schools. At present there is a special department offering a three-year course for high school teachers of agriculture at River Falls and Platteville; a commercial department offering a three-year course at Whitewater; a department of domestic science and domestic art offering a three-year course at Stevens Point; a department of manual training at Platteville; a department of music and a department of drawing at Milwaukee, each offering a three-year course; a department for the training of high school teachers of physical training at La Crosse; and a department for high school teachers of the industrial arts at Oshkosh.

It has been and is the earnest purpose of the Board to make these special departments second to none in the quality of training which they shall give. The field is comparatively new; its development will take time and thought and conscientious work.

However, the large proportion of what might be termed regular high school teachers who were graduates of normal schools only, presented a new problem.

The Board as well as the presidents and faculties of the normal schools has realized that the two-year course beyond high school graduation, offered by the normal schools, was not adequate for the preparation of teachers of secondary schools, and we deprecated the constant influx of normal school graduates, with only two years of training, into the high schools of the state. A condition confronted us and a problem presented itself for solution. I believe we squarely faced both when, at the last semiannual meeting of the Board, we established special

three-year courses for the training of high school teachers. We increased the students' time of preparation 50 per cent. We hope to increase the efficiency of the graduate 100 per cent, by training specifically for the different lines of high school work,—that is to say, for history, for English, for science, for mathematics. The graduates from these courses will be recommended by the presidents and faculties as teachers of only those branches in which they have received special preparation at the normal schools and the diplomas issued to them will show what those branches are.

The courses adopted and promulgated by the presidents and faculties of the various schools are simple and direct. They are made simple and direct because we believe that what prospective high school teachers need is special training along concrete and practical lines; because we believe that for the training of a student to become a successful teacher of mathematics, courses in differential calculus are of less importance than thorough instruction in the art of teaching the arithmetic, algebra and geometry required in the secondary schools; because we believed that instead of offering courses in the vulgate or research work in Anglo-Saxon to students preparing to teach high school English, we would offer courses in composition, rhetoric and literature, and methods of teaching these subjects.

Furthermore, the experience of our normal schools, covering a period of from fifteen to forty years, has demonstrated that, while scholarship may be acquired from a study of books, the art of teaching cannot be acquired by the study of psychology, the history of education and pedagogy; nor can it be absorbed through theories and abstractions and research work in these studies.

Were I to express the opinion of a majority of our Board, I would say that a semester's work on the neurones, axones and dendrites, or in comparing Aristotle's educational theories with those of Plato and in elaborate philosophical analysis and dissection of those theories, gives about as much potential force to a course designed to train teachers for our secondary schools as the perfume of a hothouse violet gives to the constellations.

Many of you, doubtless, hold a different opinion. But the opinion of the Board of Regents is based upon observation and experience; an experience which has in many cases been costly, but which has demonstrated to our satisfaction that although the importance of academic and professional instruction must not be minimized, real skill in teaching can result only from actual and practical training in the teaching process.

The need of opportunity to put to a practical test the instruction of the classroom by actual teaching under normal conditions, furnished another cogent reason why the normal schools should enter the high school field. No one institution, no one class of institutions, is in a position to meet this need. The high schools of the state will annually demand about 300 new teachers. To offer opportunity for such practice teaching as is deemed sufficient by the normal schools, if

it were to be done in any one high school, would demand at the lowest estimate a school of 6,000 students.

So thoroughly are the normal school authorities convinced that actual practice teaching under the usual school conditions is a prime essential in the training of teachers, that we propose to give the students preparing for positions in the high schools an opportunity to do actual teaching in the high schools of the community where our courses are offered.

Arrangements for this special training have already been made in certain cases. The Board of Education of the City of Milwaukee coöperates with the normal school by allowing the Normal students to do practice teaching under careful supervision in the public schools; no distinction is made in this matter between the high schools and those of grades below the high school.

The Board of Education of River Falls has offered the same privileges to the students of the River Falls Normal School. The superintendents and high school principals in some of the other cities where normal schools are located look with favor on our proposition and are engaged in working out plans with the presidents of the schools. By September, 1916, when the first students in the new three-year courses will be ready to begin their practice teaching, we hope that similar arrangements will have been perfected with the Board of Education, superintendents and principals in each of our normal school cities.

When these plans have been carried forward to a successful conclusion, we will face the future with confidence; believing that the graduates of the normal schools who have prepared themselves for high school work in the manner described will be able to take up that work much more intelligently and efficiently than has been possible under conditions heretofore existing.

What I have said briefly outlines what the Board of Regents of Normal Schools has done and what it hopes to accomplish in solving the problems of how to increase the teaching power of the teachers who will hereafter go into the secondary schools of the State from the normal schools. The problem is probably the most important one which the heads of normal schools and presidents of institutions, seriously attempting to train teachers for these schools, must face. In the solution of this problem, the coöperation of superintendents and principals of high schools and the state superintendent of public instruction and his high school inspectors is most essential. It is they who daily come in contact with the teachers who have been trained by the various educational institutions of the State. They know the strength and the weakness of these teachers. Their knowledge, if utilized properly, should prove a veritable compass to guide the authorities of the normal schools in the adjustment of their institutions more perfectly and more adequately to meet the needs of the young people who are to go out to teach the boys and girls in the high schools and elementary schools of the State.

We, therefore, ask the city superintendents and the principals of high

schools to cooperate with the regents and the presidents and teachers of the normal schools in their endeavor to train for the schools of this State the best high school teachers in the country, and to make the normal school system of Wisconsin stand out as the most modern and efficient instrument for the training of teachers in this nation. We ask your aid. We invite your criticism, and suggestions.

In conclusion permit me to impress this thought upon your minds and hearts. Although having now actively entered the high school field, the normal schools are in no sense conscious of a desire to dominate it. We shall not attempt to dictate. We shall not arrogate to ourselves any power of official inspection of your schools. Our conception of our relations and duties to you and the public schools calls for something very different. That conception found a fitting expression when President Pearse of Milwaukee in his inaugural address said that the words which should be written large over the doors of every normal school are "Ich Dien"; I serve. Take this thought home with you, if you will. The normal schools of Wisconsin exist to serve.

THE TRAINING OF TEACHERS FOR THE HIGH SCHOOLS BY THE UNIVERSITY.

CHARLES R. VAN HISE, Madison.

At the present time the training of teachers for the secondary schools is one of the live issues, not only with the teachers, but at the university.

The university is the crowning institution in the system of public education. The university should be the instrument of the nation in its up-building, and perform any educational work for which it is the best adapted organization.

To the present time the universities and colleges and the public normal schools have shared the work of the training of teachers for the secondary schools and the training of superintendents and principals. Some years ago, in some of the states at least, the normal schools did the larger part of this work, but as the demand grew for more thorough education of teachers for the secondary schools, the work of their preparation went to a greater extent to the colleges and universities, leaving the chief work of the normal schools the preparation of teachers for the elementary schools. At the present time the ranks of the teachers in the secondary schools and of the principals and superintendents are largely recruited from the graduates of the colleges and universities. And it is now generally agreed that teachers in the secondary schools should have a college or university education.¹

¹Report of committee of seventeen on the Professional Preparation of High School Teachers, National Education Association, Los Angeles, 1907.

A large percentage of the graduates of the colleges of liberal arts in the state universities, in some instances fifty per cent, enter the teaching profession at least for a time. The fact that so many of the students graduating from these colleges begin teaching in high schools is the best evidence that the state universities have been performing at least in some fashion the function of the preparation of teachers for secondary schools. If the material furnished by the universities were not the best available, it would not have been used. But the very fact that the universities have furnished so many teachers to the high schools has led to a keener appreciation by boards of education and the superintendents and principals in charge of the secondary schools of the deficiencies of the teachers when they begin their work, and this has led to the demand for better provision for their training. It is clear that if the university is to be the instrument of the state in its upbuilding it must respond to this demand and furnish teachers the best training possible.

There has been no more important change in public education in recent years than the rise of the public high school. It is the highest public educational institution to be found in all the communities of the state. At the close of the high school course, the formal education of the majority of those who enter the secondary school ends. Thus the importance of the work of preparing teachers for these institutions cannot be too strongly emphasized. The demand upon the part of the principals and superintendents for better training for teachers and the feeling of responsibility in this matter by the universities have led within the past few years to the establishment in a number of State Universities of schools or colleges of education.

In a twenty-minute address it is not practicable to consider the principles under which the various universities have established courses, schools, or colleges of education. Since 1904 the establishment of such divisions has gone on very rapidly. At the present time, among the eleven state universities belonging to the Association of American Universities, the following have courses, schools, or colleges of education: Illinois, Indiana, Iowa, Kansas, Minnesota, Missouri, Nebraska, Wisconsin. The only three of the eleven not having such divisions are California, Michigan and Virginia; and of these three California has placed the work for the preparation of teachers upon a graduate basis. In addition to this group of state universities a number of other state universities have also established courses, schools, or colleges of education.

These institutions vary among themselves in the degree of independence of the divisions devoted to the training of teachers from those as closely as possible connected with the college of liberal arts, illustrated by the University of Wisconsin, to those nearly independent, illustrated by Missouri. Whatever the formal organization, the work of preparing teachers is divided among (1) studies in the subjects to be taught, (2) courses in education and psychology, (3) special courses in the department given with reference to the teaching of these subjects, and (4)

laboratory work in the nature of observation or practice work, or both combined.

While there is variation in emphasis among the first three, there is greater variation in the provisions for observation and practice work. The latter is, however, more dependent upon difference in available resources than upon difference of view among those who are in charge of the training of teachers.

The necessary observation and practice work can be arranged for by having elementary and secondary schools directly under the control of the university or by coöperation with the local public schools, or by the two combined. So far as I am aware, those in charge of the work for the training of teachers believe the first to be the preferable method; but, in order that it shall be adequate it is necessary that the subordinate school be of the best grade and of sufficient size so as to duplicate the actual conditions of the public schools. While, however, one school may serve for a large amount of systematic observational work, it is difficult to provide much practice work for each of a considerable number of students in one school; and, hence, it is desirable for the state universities to turn also to coöperation with schools supported by the people for practice-work. At the present time among the eleven universities belonging to the Association of American Universities, the following have schools under their own administration:

The University of Minnesota has a university high school organized to provide for the seventh and eighth grades and for the four years of high school work.

The University of Kansas has a high school under its direction.

The University of Missouri has both an elementary and a high school for observation and practice work.

The University of Nebraska has a teachers college high school which accommodates 125 pupils.

Although for three years a small high school has been operated by the University of Wisconsin in rented quarters, this year for the first time the university has its own high school building. This is adequate to accommodate 250 pupils.

There should also be mentioned in this connection the University of Toronto, the state university of the province of Ontario which has a high school capable of accommodating 450 pupils.

Of the endowed institutions which have taken a leading part in the preparation of teachers, Columbia and Chicago have the dominant positions.

For the observation and practice work, Teachers College of Columbia has the Horace Mann School, capable of accommodating 1,000 elementary and high school pupils, and an experimental school, capable of accommodating 200 pupils. The number of students in Teachers College in 1913-14 was 1,670.

The University of Chicago has a large university high school capable of accommodating 400 pupils, and an elementary school, capable of accommodating 350 pupils. In the year 1913-14, there were in the col-

lege of education in the University of Chicago during the three regular quarters between 250 and 290 students and in the summer term 950 students.

The teachers of this state are especially interested in the University of Wisconsin, and I shall therefore use the remainder of my time in discussing the situation in that institution. Special work for the training of teachers was begun many years ago, and it has developed step by step through recent years. Close affiliation with the College of Letters and Science has been maintained throughout this development. This year for the first time can it be said that the plans which the university has had for the training of teachers are in approximately full operation; and that we have developed to the stage so that we can rightfully say that we have a full fledged course for the training of teachers. In stating this I am aware that many other institutions have applied the term school or college of education to the provisions made for the preparation of teachers which are much less ample than those which have existed in Wisconsin for a number of years. Indeed in several cases they were merely administrative devices, which introduced little or no change in the real work for the preparation of teachers.

In the training of teachers for the high schools, at the University of Wisconsin we place first, and more important than all others, broad, deep education in the subjects to be taught. This is fundamental and therefore more important than methodology, more important than education or psychology, more important than observation or practice work. If one who is to engage in teaching in the high schools for life does not have breadth of knowledge in the subjects he is teaching, this is a fatal limitation. Recognizing this principle, the number of subjects for which a teacher will be certified is limited to a major subject, to a major subject and one minor subject, or to a major subject and two minor subjects. It is clear that the first is the preferable preparation and the last the least desirable; but as a matter of expediency it is necessary to make these several provisions for the reason that in the smaller high schools a single teacher must handle more than one subject. The minimum time to be devoted to the major subject is twenty semester hours and to each minor subject ten semester hours.

While knowledge of the subject itself cannot be too strongly stressed, it is recognized that the other lines of preparation for teaching are of prime importance, for if the student lacks knowledge of the mind of the pupil and knows little of methods of teaching the high school will suffer greatly because of these defects. To the present time, in recognition of these needs for the university teachers certificate, it has been required that twelve semester hours be devoted to studies in education and psychology, special teachers courses, and observation and practice work. For students who graduate after January 1, 1916, the requirements for the university teachers certificate will be increased so as to involve three semester hours in psychology, twelve hours in education, from two to four hours in departmental teachers courses in the major subject, and two hours in the departmental teachers course in the minor

subject, making a total of from seventeen to twenty-one semester hours, or substantially one sixth of the course in the strictly preparatory work for teaching. The work in education must include the courses in educational practice, except for such students as can show satisfactory evidence of teaching ability.

In order to get the necessary training in the subjects which are taught and the required professional work, eight more semester hours will be required than for students who do not get the teachers certificate. In most cases, in order to get these additional hours it will be necessary that the student, besides spending the usual regular sessions at the university, shall attend at least one summer session.

The above requirements are regarded as the minimum essential for the university teachers certificates; and it is admitted to be desirable that more work than the minimum be taken. For those who are willing to take time to accomplish more than the minimum, provision is made to give a certificate for the advanced course for the training of teachers. Those who receive this certificate must do an additional eight semester hours work in the academic subjects which they are to teach and four hours in advanced courses in education. To do this work will require an additional semester beyond the four years.

As a final step in the training of teachers, is the establishment of teaching fellowships awarded to students of the University of Wisconsin, who have the bachelors degree, and who will take on additional training of preparation. One-half of the time of the teaching fellows is spent in actual teaching in the coöperating schools of the state and the other half of the time is spent at the university. The fellowships are assigned in pairs, so that a high school will have for the first half a year, one of the pair of teaching fellows, and the second half the other of the pair. It would be desirable if a great many more students could have such a half year of practice before they are regarded as fully equipped high school teachers; but it is realized under present conditions, this advanced preparation will be available to relatively few.

Since the Wisconsin High School building is occupied for the first time, this perhaps is the focus of interest at the present moment. This high school will be used for regular observation and practice work; indeed it is expected to have the students carry on teaching under direction, or directed teaching. Also the high school serves as a laboratory for the department of education, performing the same function for this department that do the laboratories in other departments.

While the use of the Wisconsin High School will greatly strengthen the practical preparation for teachers, it is expected to continue the coöperation with the high school and the elementary schools of Madison, under which a limited amount of such work is permitted in those schools.

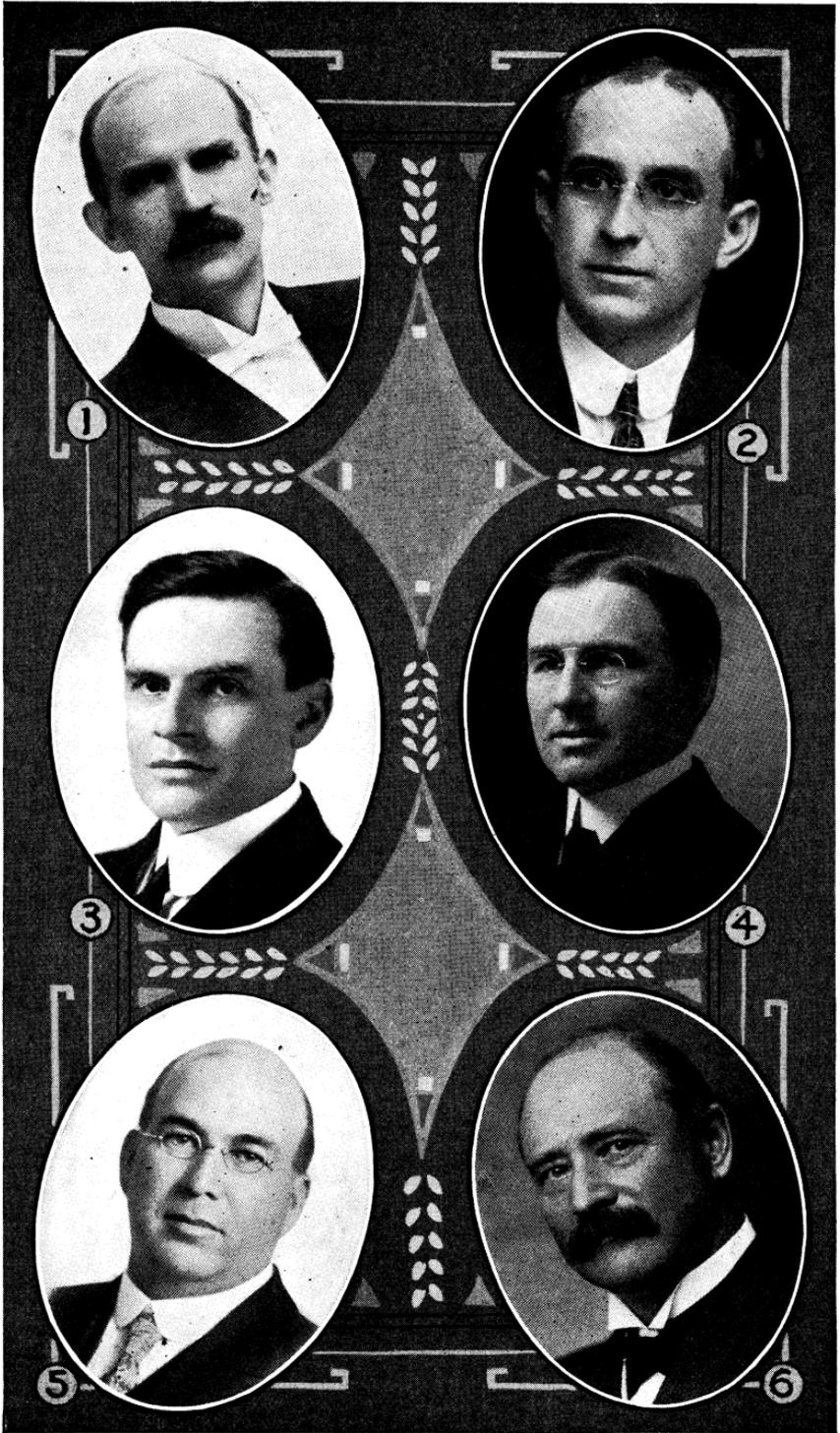
The question has been raised as to whether it would have been preferable for all of the observation and practice work of those preparing for teaching to be obtained through coöperation with the public schools,

rather than at the university. In favor of this arrangement have been cited Brown University and Harvard University, and other institutions. Brown University is in the city of Providence and adjacent to Fall River. In the schools of those cities arrangements have been made by which a limited number of students are to teach half of each day in a high school and spend a half day in the university. For their instructional work they receive a salary of \$400 a year from the city. Also at Providence a similar arrangement has been made for a limited number of teachers in the grammar schools. Those doing teaching there receive a salary of \$300 a year from the city. This year at Brown University 18 students have opportunity for practice work under the above arrangement. At Harvard last year there were 30 students, 20 Radcliffe seniors and 10 Harvard seniors, doing practice work, distributed among eight different high schools.

It is obvious that the cases of Brown and Harvard are analogous to the teaching fellowships at Wisconsin, and throw no light upon the observational practice work for the large number of undergraduates in the course for training teachers.

The arrangement is an admirable one but can only be carried out for a large number of students where there are available many cooperating schools. For the 30 students at Harvard and Radcliffe, eight schools are utilized. The only arrangement which has been regarded as satisfactory by educational experts, where a large number of high school teachers are to be prepared, is to have schools directly under the control of the university. The endowed institutions which are preparing a large number of students, as we have seen, also have found it necessary to have schools under their direction. This class of university is illustrated by Chicago and Columbia.

Since now the plans for the training of teachers for the high schools at the University of Wisconsin are in operation, it is hoped that in the future an even larger part will be taken by the university in preparing teachers than has been done in the past. For the last biennium, the university gave teachers certificates for the year 1912-13 to 200 students, of whom 142 the following year are known to have engaged in teaching; and in 1913-14 certificates to 203 students, of whom 143 are engaged in teaching the present year. It is probable that in the future an even larger number of graduates of the university having the teachers certificate will enter the high schools; but far more important than this, it is confidently believed that the quality of their preparation, both in the subjects themselves and in the professional training to impart their subjects, will have a far-reaching effect in improving the high schools of the state.



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THE TRAINING OF HIGH SCHOOL TEACHERS BY COLLEGES.

SILAS EVANS, Ripon.

I. Facts of College teacher training.

The colleges of Wisconsin through their departments of Education have given careful and specific answer to the following questions.

1. The number and proportion of students entering the teaching profession in each of the last five years.
2. Have you any data on the average length of service?
3. What proportion in your judgment make teaching a life choice?
4. If any, how many teach in the grades?
5. Have you any follow-up system that keeps you constantly in touch with your teachers?
6. What is being done in line of practice work?
7. How many and what departments in the College have a distinctive teachers course?
8. What is the relation of supply and demand of teachers in the high schools the last few years?

Compiling these answers, we have the following results.

1. To question one.

	<i>Number of graduates</i>	<i>Number teaching</i>	<i>Percentage</i>
1910	189	115	61%
1911	193	117	60%
1912	180	114	63%
1913	190	106	61%
1914	211	116	55%
Grand total	<u>973</u>	<u>586</u>	<u>58%</u>

The above table is specifically based on the report of four Colleges: Beloit, Milwaukee-Downer, Lawrence, and Ripon. Carroll college reported on a different basis, but substantially bear out the general report. It would seem from the above that if, in an early day, colleges were consciously founded for the training of men for the ministry; in the modern day, the colleges of Wisconsin in a large measure, have unconsciously drifted into the purpose of training for teachers.

2 and 3. The data of course is not complete on the basis of the last five years, though it is within this time that both college and high school have felt the problem in any large way. Careful estimate has been made. Beloit has 1307 Alumni of whom 338 are or were at the time of their death in educational work. Of these 251 were in the public schools, 87 in colleges and universities. This data covering Beloit College history is reliable and it appears that 29% of the graduates of Beloit are in the Public School as a life work. Carroll reports that nearly one-half of their teachers enter the profession with a view to a life work. At Milwaukee-Downer the average is about three years; being exclusively for girls the reason for this lower average is apparent, It is to their credit. No sane educational program will begrudge

matrimonial disturbance. Herbart said, "One mother in the home may be worth a hundred school teachers." Lawrence reports an average of about five years. At Ripon of those entering the profession in the last five years 80 per cent are teaching at the present time. We find that the average of teaching mortality of college graduates in Wisconsin is much lower than the general average as given by the report of the commissioner of education. Teaching service of college trained teachers probably is easily twice as long as the general average.

4. The number teaching in the grades is practically negligible; certainly under 3 per cent.

5. All the colleges have some follow-up system through appointment bureaus, visitations, consultation, and correspondence with superintendents and principals. Practically this is more effectively done than may appear in any form of statement. The students are well known before leaving; they come back at commencements, their friends in the student body and faculty and towns-people as well as their superintendent keep the colleges in touch with them. It is rare that a college graduate teacher does not have one or more on the faculty vitally interested in his career.

6. Some practice work is done in every college. At Beloit in the pedagogical class itself and in the high school. Carroll in the preparatory school. Lawrence observation work in high school and practice in the local high school. Milwaukee-Downer makes use of her splendid opportunity in the Milwaukee city schools. At Ripon each prospective teacher is assistant to high school teachers for three weeks at a time and has practice in handling classes in coöperation with the college professor of pedagogy, and superintendent and the room teachers; also school visitation.

7. Of the five colleges reporting, there is an average of seven departments that maintain teachers courses.

8. The relation of supply and demand seems to be about evenly maintained as far as college equipped teachers are concerned. Our National Commissioner of Education insists that there is not an under supply of teachers, such as they are, but a lack of efficiency. Commissioner Claxton in his 1913 report says: "Except as the school population may increase, we do not need to add to the number of teachers so much as we need to increase their efficiency and, by the consolidation of small schools, bring about better distribution of teachers and pupils."

II. Principles of College teacher training.

I asked the head of the department of Education in each college to give me his judgment of the peculiar contribution in training of high school teachers, which the college makes in distinction from the university and the normal school. It is clear that the colleges are making a real contribution. The college affords a large range, energy is not dissipated, equipment is less fragmentary and less stereotyped. The profession is magnified and mere method is not unduly pressed.

Of several high school principals, I asked their judgment on the service, limitations, specific contributions of the colleges of Wisconsin to

their problem. Their replies have been frank and very helpful. There was cordial endorsement of the work of our colleges on the part of high school principals.

The high school principals gave many constructive suggestions of the service and limitations of the college such as the following, which we condense into a mosaic of quite common opinion. Mere pedagogy is not sufficient. There is defect in presentation. Teachers from schools of higher education can teach the subject but not the children. "The last thing many students learn in college is the first thing they teach in high school." The high school passes back the sin to the college as the college to the graduate school. "Colleges should see to it that students who expect to become teachers must not mix up research ideas with teaching propositions." There is much poor teaching in the college (We ask, how about the graduate schools?). It is generally agreed that method should take a minor place and many say the same of excess of so-called practice work. Most of my advisors admit that the colleges are especially strong in turning out teachers with teaching power and teaching ideals.

Our high school principals who have abundant right to speak to this topic would endorse the following proposition. The public must insist that the colleges remain true to their primary function of teaching, and this teaching spirit and ideal caught at college is a most substantial contribution to the students who choose the teaching profession.

Every teacher in a college should take three vows. First the vow of Poverty, second, the vow of Service, and third, the vow to Teach. The best prerequisite for a good college teacher is successful high school experience supplemented by post graduate work. It is too true that there is much poor teaching in the colleges as everywhere else. College faculties must dedicate themselves to teaching. This will be of inestimable value to all and will be of direct value to the 58 per cent who in the last five years have gone from our colleges to teach in the high schools. The best pedagogy is a good teacher. In so far as our colleges inspire the teaching ideal, will we serve the public through the high school.

College faculties and high school principals agree that we must stimulate a professional sense in our teachers. The crux of the educational problem is the teacher, and the crux of the teacher problem is the professional sense, and the crux of the professional sense involves three things: First an adequate salary. A teacher can never be effective who has not the resources that keep him from being discounted in the community,—this does not necessarily and must not involve a purely mercenary motive. Second, there never can be a true profession that does not have some minimum of training and equipment to permit the candidate to enter. Third, the sense of service is paramount. Service is the core of professionalisms. The true teacher must have what Professor Palmer calls "a vicarious aptitude."

The college contributes very directly to the professional factors of training and service. Our colleges glorify the profession. If informa-

tion about our state colleges is confined to the sporting columns of the newspaper, it would not be very apparent that 58 per cent of our students the last five years have entered the teaching profession and have been inspired with its ideals. The four college years are professional and when the salary permits, there will need to be another extra year or two added to stimulate a better professionalism.

We need maturity in the schools. Our schools are suffering from "veal." Principals complain of girlishness rather than womanliness; of dress, carriage, and demeanor, which is insanely immature. We can not minimize the importance which the college faculty and the high school principals in large part place upon the personal, moral, and religious contribution of the college. The college must be frankly true to its religious life and mission; must maintain it sincerely and reinforce it sanely. We of course appreciate that the high school can not be a recruiting station for positive doctrine or sectarian creed, but American life and American freedom permits and demands a gentle and firm Theistic interpretation of subject matter and a school leadership that has a sustaining source in the deeper motives of life.

I say moral and religious in this academic presence, foregoing the circumlocution of the academic mind that dodges words with rich connotation such as God, duty, life, responsibility, service, and substitute for these words a few dusty phrases. Colleges should and, I believe do, insist that character is fundamental and that the best character is Christian character. The high school principals quite unanimously assure us that our product gives a large service in the contribution of Christian character. They see the need of this. We do not claim any exclusive monopoly on this emphasis and we also share with others the limitation that comes from the inevitable artificiality of school life. It is true that "College graduates find it rather hard to shake out of their system the college ideals of life and adapt themselves to the hard conditions they must meet in the life of the school children." Often they are care free, unfit to assume responsibility, nor do they fit easily into the life of the community.

However our experience and the testimony of those served in high schools warrants the conclusion that the college type in point of scholarship and personal character is a valuable asset in the educational system. We must as colleges unashamedly maintain and reinforce character values. Without discounting scholarship and with no good right to claim any peculiar excellence in methods, we aim to equip our students in a real way in point of character, motive, love, and interest. These things are quite indefinable, yet the indefinable is the one thing needful for which every high school principal is looking.

We place too much faith in machinery of education. It is the modern species of pharisaism to pay tithes of mint, annis, and cumin in educational method and practice work and neglect the weightier and more commonplace things of patience, tact, zeal, sympathy, ability to hold students on a problem. We need simplicity in purpose and consecration to task. We believe with Emerson "What we do not call educa-

tion is more precious than that which we call so." We do not weigh enough the tremendous practical value of the impractical ideals. We are reminded of Mr. Chesterton saying "Practical men generally know everything about the matter they have to deal with except what it is for." Schools are made for the students, and not students for the schools.

DISCUSSION OF ADDRESSES ON "THE TRAINING OF HIGH SCHOOL TEACHERS"

EDWARD C. ELLIOTT, Madison.

It is altogether clear from the three addresses this evening that the several institutions of higher education in this state are keenly alive to their responsibilities for the sufficient and proper staffing of the secondary schools of the state. Moreover, Normal Schools, Colleges, and State University are apparently fully aware of the opportunities that have come to them, through the rapid development of our secondary educational system, to lay claim to appropriate support and facilities with which they may adequately accomplish their share of a pressing public task.

THE PASSION FOR SELF-JUSTIFICATION.

May I assume at this point a certain intrepidity, and suggest that each of the representatives of our three higher educational foundations has well illustrated what has occurred to me to be the greatest difficulty in our problem of teacher training. And that is a well defined *passion for self-justification*; which magnifies the importance of our acts of commission, and discretely and adroitly, avoids any of the discomforting acts of omission. Being connected in a very direct and intimate way with the work of the training of teachers my opinions should, of course, be presented with humility and accepted with some reservation. Nevertheless, I would hazard the suggestion that, as yet, neither University, College nor Normal School has found the best way of educating and training teachers for service in our high schools. Further, I doubt whether even a *good* way has been put into operation for accomplishing this end. My first proposition then is that there are still a good many unexplored "Rivers of Doubt" in this problem region of ours, and we may not, therefore, be any too certain of our geography. There is a great need of open-minded experimentation.

NATURAL LIMITATIONS OF PROFESSIONAL TRAINING.

My second proposition is that the making of teachers ready for *immediate, competent service* in our high schools is, in a large measure, beyond the power of satisfactory accomplishment by our training in-

stitutions. The controlling factors of the efficient performances of the high school teacher are developed chiefly, in and through, properly directed, actual service.

As regards general intellectual accomplishment, personal fitness, and professional comprehension, the great majority of the graduates of our several Normal Schools, Colleges, and University, are potentially as good teachers as our schools are likely to get; and this too, notwithstanding the constant effort of the training institutions to improve their own organizations and methods. In spite of the spirit of the times, drafting as it does, an increasing proportion of the graduates of our higher institutions into technical, commercial, and other professional fields, an overwhelming percentage of these graduates entering high school teaching possess an amount and quality of working energy, a pride in successful performance, and an idealism of service the parallels of which are not easily to be found in any other professional group.

In taking this position I do not mean to diminish or excuse the basic responsibility of the training institutions whether they be Normal Schools, Colleges, or University. On the other hand, I am positive that when we have gained a full comprehension of the whole educational problem involved in the training of high school teachers we shall place an increased responsibility on those charged with the practical supervision and oversight of the teachers during their period of probationary service. The greatest immediate need for the effective training of our staff of high school teachers is the existence of a body of skilled principals and supervisors who know how to capitalize into service the potential resources provided to students by our training institutions.

THE YOUNG TEACHERS NEED OF GUIDANCE AND SUPERVISION.

My third proposition is that all of our institutions engaged in the training of teachers need to have a better organized and a more constructive scheme of following up, assisting, and guiding our young teachers during their first year of service. Their greatest need of help is during this year. I would submit the suggestion that every neophyte in the high school service of the state is entitled to receive from three to a half dozen visitations during the first year from someone, in the institution from which he or she comes, most competent personally and professionally to guide and assist in the delicate process of school adjustment.

THE NEED OF CREATING A CRAFT CONSCIOUSNESS.

These several technical and minor details, however, are insignificant when compared with the great problem of creating on the part of those whom we are training for high school service an attitude of mind which we may call a "craft consciousness"; a dynamic appreciation of personal responsibility for the upbuilding and maintenance of the integrity of the profession of teaching. The conditions of the

work of the teacher tend toward the creation of a self-centred individualism. The exclusive need of the public school is not the service of teachers to children. There must also be included the service of teachers to teaching, as one of the fundamental social professions. To cause our students trained for teaching to go to our high schools with a well developed sentimental regard for human aspirations, with a scientific ability to estimate the value of their own activities, and with a large capacity for professional mindedness will serve to prevent their being reduced, voluntarily or otherwise, to the level of a salary slavery.

DISCUSSION ON PREPARATION OF TEACHERS FOR HIGH SCHOOLS.

ELLEN C. SABIN, Milwaukee.

There have been presented to you the agencies engaged in the training of teachers for the High Schools of Wisconsin. You must have been impressed both by the magnitude of these agencies, and by the vivid sense of its importance that is manifested by regents, trustees, and other administrators of our educational interests.

However large or meager is our machinery for preparation, we must estimate the quality of our training for teachers by the results that we see. No one can know the High Schools of Wisconsin without feeling a warm respect for their instructional staff. We find teachers possessing broad, liberal education, and also the specialist's particular fitness. We see them *giving* unstintedly *in* the classroom and *out*. We find them supporting every good purpose and activity in the community.

We are acquainted with those that approach the *ideal* teacher in character and in skill. We have principals and teachers who belong in the class of great teachers having large endowments and acquirements united with the warmth of feeling that lights in young lives the fires of hope, courage, and determination. They are the glory of our profession. Many of these are the product of our own schools and colleges.

It is, however, our ungracious task, as we seek to improve conditions to search for defects, weaknesses and failures.

All will probably assent to the statement of Bean Briggs that "the best thing education can do is to make moral character efficient though mental discipline". And perhaps all will agree that just here in the fundamental need of life and in the primary demand upon a system of education we have not been sufficient to the requirement laid upon us; that we have seriously failed on the side of moral training. I cite as instances the frequent cases of dishonesty in the preparation of lessons and in examinations; oft-recurring cases of graft in classes and organizations; the defacement and destruction of the property of others;

the humiliating fact that stealing prevails to such an extent in our high schools and higher institutions that lockers are generally provided for cloakrooms, instrument and book cases, and dressing rooms are ingeniously designed to enable a watcher to detect pilferers.

We have conspicuously failed to create a sentiment of respect for the worthy, the superior. Kipling's charge is undeniable that America familiarly greets the embarrassed gods. We hear much of a low sense of commercial and public honor. Low tastes and unworthy enthusiasms are conspicuous, and lawlessness abounds.

Though many causes outside the school contribute to these conditions, we cannot ignore our own large share of responsibility for them. Do we by our demands and methods secure the mental discipline that tends to make efficient the moral nature of the student? To make the result of every study and exercise a development of moral life is the first task of the teacher. Through the agency of his *daily work* are to be drawn out admiration of truth, of facts, of exactness, habits of application, concentration, persistence, work; appreciation of values, of honor, nobility, labor, responsibility, service. The list of virtues is inexhaustible to which the culture of the school may contribute. We see them illustrated in every day's good work. And, as Carlyle's poor carpenter broke all of the ten commandments with every stroke of his hammer, in a weak school we see all their vicious opposites springing up.

To meet the high school student, yes, any child in any grade, we need the large-hearted and the large-minded teacher. These students need wise guidance and sympathetic understanding. We realize—do we realize? that there goes on a deplorable waste of young lives which are uninstructed or uninspired to see their opportunities, to get a glimpse of their own capacities and higher interests. They are allowed to commit educational suicide. The unnecessary withdrawals from school between the ages of twelve and sixteen due to indifference or antagonism to school are a keen reproach to us.

Recognizing the myriad causes that contribute to this tragedy, the fact remains that far too many teachers are not big enough for their work; not nobly serious enough, not deeply joyous enough, not loving enough. Lacking high enthusiasms and enkindling moral elevation they cannot elicit the better natures of others.

Our teachers are themselves products to a great degree of high school conditions. The high school ideal and method are the persistent standards that normal school, college, and university with twelve or twice twelve units of "Education" are not likely to supplant. It is true that we teach as we were taught. I place more stress in my own selection of teachers upon the school in which secondary work was done than upon the college that granted the candidate's degree. The stamp of the high school is set in the most impressionable period of life.

And therefore here we should secure mental discipline. Every high school student's diploma should represent a strong course of study, elective in its aim, then rigidly directed and constantly progressive. The content of this course should be dictated by the best experience and

should develop insight, discrimination, the reasoning powers, and power of expression. Unless these demands are made upon him the high school student utterly fails, during four years of marking time, to acquire mental discipline.

It is a leading function of institutions that educate teachers to furnish both by their atmosphere, and by explicit instruction high standards of morality and propriety and refinement that will be *formative* in all who are susceptible in these directions. In addition to adequate learning and philosophic method there must be presented true and right appreciations. While the sense of values, the instinct as to what is worth while, magnanimity, and sympathy are innate, the influence of the school and college may *develop the germs* of these indispensable powers that exist in some degree in every one. To do this requires able teachers.

We need the teacher who will lead out to his best the highly endowed pupil, now so often sacrificed to the deadly average, and also care tenderly, like a loving parent, for those who will not by their brilliancy reflect any luster on their instructor.

We need those who make the unceasing demand to do right for right's sake; those whose appeal is never a personal persuasion, or any call whatever upon the sympathy, or chivalry of the student when there is required a clean cut decision to be right.

We need ideals of steady, honest work, however limited the field may be. All should be imbued with the notion of faithful, loyal coöperation with colleagues and the administration. Many fail in the important duty of being a dependable rivet in the steam boiler through their ambition to reconstruct the engine. We have ceased quite generally to impress upon every boy in the United States the possibility of his being called to the presidency of the nation, and perhaps the college student should have stressed not leadership so much as coöperation.

We need leaders of eager, inquiring young minds who have themselves reached positive faith and convictions on great subjects, rather than flippant cynics with their undermining sneer at Puritan narrowness, conventional morality and outworn beliefs.

What is required in teachers in the high school must needs be implicit in their own educational environment. Their training should tend to robust health, exaltation of broad and accurate scholarship, supporting habits, standards of honor, reverence for their high calling.

These ends cannot be effected in two years or in four, but a direction and an impulse can be given by the college years that will be potent throughout life.

I have in mind such a school, a normal school, whose graduates were distinguished not so much, perhaps, for their attainments as for their aspirations. They went on in further study in universities and in private work. They did not leave the school with a sublime sense of self-sufficiency, but, with a glow of moral and intellectual earnestness that has never faded, they have carried light and blessing wherever their paths have opened. The school left an indelible mark of superiority upon those who studied there.

The power of personality is the greatest quality of the human being. It is possessed in greater or less degree by every one. It is very important for our training of teachers not that we have a larger proportion of men or of women, but that we have a larger proportion of teachers of high quality.

We talk of professional guidance, and in no place is it so acutely needed as in schools for the preparation of teachers. Where is the moral hero who will relentlessly cull out those aspirants for teaching who have no natural aptitudes or acquired graces for the work? Some of us know a school for training teachers of physical education that has always sought not numbers but excellence, and has rigorously weeded out the unworthy and unsuitable. We confidently seek our teachers from its ranks, for the picked student with the impress of the great director of the school never disappoints us.

A great responsibility rests upon the training school in the matter of recommendation of teachers. Who of us has not suffered from the careless or conscienceless writer of amiable recommendations? Who has not been guilty of leniency and weakness in helping a doubtful applicant toward a position?

The subject of this evening's thought is the vital point in our school system. Does examination show it to be sound and strong or weak and inefficient? Whatever its condition to-day, it is capable of being made better, and I bespeak the active sympathy of this audience in supporting the efforts of the school, college, university and state administrations in their efforts to make every training school of teachers a dynamo of intellectual integrity, a nursery of human sympathy, a fountain of patriotism. In a sentence, "to make moral character efficient through mental discipline".

DISCUSSION.

H. N. GODDARD, Madison.

(Abstract)

Teachers are apt to treat subjects from the standpoint of specialists instead of the standpoint of students. Other teachers lack resourcefulness in the use of methods of instruction. Teachers are imitators and simply know the method they have been taught.

There is the lack of sufficient variety to maintain interest.

There is but little effective drill work. Classroom exercises are often bookish. The common plan in the classroom provides for but little opportunity for the concrete study of things. This gives the student little basis to build up clear concepts of the subject study. Far more direct observations of the subjects and the process of nature, of industry, government, earth forms, and even history should be carried on in school.

Again teachers know but little of the needs of the community where they teach. They have no training in any kind of social service.

ADDRESS.

BY GOVERNOR-ELECT E. L. PHILIPP, Milwaukee.

I would not miss the opportunity to come here and meet the members of the teaching profession of this state for I have the highest respect and regard for them. A teacher requires education, character, ability, and above all, unselfishness. As you well know as a financial proposition, the teaching profession is not a success.

I know these things because I was once a teacher and whenever I refer to my public service, I refer to that experience. And on your part it is only natural that you should wish to know my attitude toward the educational institutions of the state.

I wish to say that I am as good a friend to them as they ever had. I am a friend of the university and I shall recommend nothing in connection with that institution which shall not be in its interest.

I believe in the normal schools. I believe however, that we should be more concerned regarding the small units of education, the rural schools, the places where the great masses of the people receive all their education. I am a graduate of one of these small units and I know what it means to meet competition in life with the education they afford. I am also going to urge at the proper time that agricultural education be brought nearer the masses. The present college of agriculture at Madison is doing good work, but there are thousands of young men in the state who are without practical education along these lines.

College graduates are all right but they are inclined too much to theories. For instance one thing they forget to teach is that a farmer has to get up at 5 o'clock and that a man is not a good farmer unless he does this. The number of graduates is small and many of them think that they can have an office and keep office hours.

Only a few farmers can do that. We want to bring this kind of education closer to the young men who actually do the work.

I want to say that I will assist you all I can in your work.

Any man who would do otherwise is not deserving to be governor.

No man can be a success without a love of truth and rugged honesty. Without these qualifications, education becomes dangerous. I would suggest that you impress these qualities first of all on the minds of those that you teach.

And in closing I want to thank you for your consideration and to wish you well.

CURRENT ASPECTS OF SOCIAL REFORM.

JANE ADDAMS, Hull House, Chicago.

(STENOGRAPHIC REPORT)

Mr. President, can't we rise and sing or do something? This audience has been sitting still for a long time and I believe that if they could come to their feet for a moment it would rest them and they would feel much better. (Audience arose and sang "America".)

I have a great deal to tell you but my time is so short that I can but tell you a very little of what I would like to tell you about the people with whom I am working. In order for the greatest good, teachers should not be content with interesting themselves in the children only while in school, but they should extend their interest to the doings of the children after school hours. They should see that they have good healthy reading. Some time ago the papers of Chicago were filled with a story of a devil child that was born near Hull House and which might be seen there by the payment of a small fee. People came by the hundreds and in fact there was a special train chartered to take one party from Milwaukee to see this child. We investigated this story as best we could and after several days time, during which we listened, and often with unwilling ears, to other monstrosities born, such as angel babies, and other devil babies, we found that the cause of the story was merely a desire on the part of some one for fiction. They needed something to keep up excitement, and in lack of good books to read, they had invented this story and spread it.

The largest percentage of criminals come from the subnormal children in our classrooms and these children should be given special attention. Until recently this was not done at all, but now in a very few of our cities, Chicago being one of them, these children are examined, with wonderful results. One boy of eighteen was only eight years old mentally. Of course his teacher was glad to get rid of him, but why should not all of these children be isolated and given such treatment and training as would prevent them from becoming criminals and a detriment to those with whom they come in contact? It is fast becoming known that this is something that will have to be done.

Much crime and misery could be avoided if these abnormal children in our schools could by some process be segregated. Their peculiarities should be studied and the proper remedy applied. Most of these children leave school early because they are neglected and the teacher is glad to get rid of them.

THE TRAINING OF TEACHERS BY COUNTY TRAINING SCHOOLS.

G. L. BOWMAN, Menomonie.

Of the three agencies in Wisconsin for the training of rural teachers, I am to speak of the work of the county training school. In these schools as organized at present there are two courses of study, one of two years and the other of one year, to meet the needs of the applicants seeking preparation for rural teaching. There is some variation as to the class of applicants admitted to these courses, due to the environment and the age of the school, but the courses are fairly uniform in content.

The certificate granted graduates of either is conditioned by the one year of probation. If the first year of teaching is successful the certificate from the two year course is extended for two years longer and that from the one year course is extended for four years longer. The latter really takes the place of a first grade county certificate while the former is much more than the equivalent of the second grade. There are twenty-eight of these schools in operation.

In my description of these schools and their training I shall follow the administration as it is manifested in the Dunn County School, for I know that most intimately. Each of the others is more or less a duplicate of this one.

In this school which is now in its sixteenth year, being one of the first two to be established in 1899, the two courses are administered. No persons are admitted to the one-year course who have not been certified as having completed a full course of study in a four-year high school in this state or equivalent. Those who have completed the first year of a free high school or the first two years of an independent high school, or who hold a certificate to teach are admitted to the two-year course without examination. All others must take an examination in reading, spelling, arithmetic, English and geography if they have the common school diploma or are certified graduates of the eighth grade of a graded school. If they do not hold any of these credentials they must be at least seventeen years old and pass satisfactorily in all the subjects of the third grade county certificate except the strictly professional. Entrance examinations have been used in this school for the past thirteen years practically as stated here except that two subjects were added nine years ago and the age limit five years ago. The greatest number rejected in any one year through the entrance examination was between thirty and forty. The present enrollment includes nine high school graduates engaged on the one year course, and seventy who are at work on the two year course. Of these several have had two years of high school work, thirteen one year and two three years. The remainder are common school graduates and those of the eighth grade. This fall was the first time all the applicants for en-

trance examination succeeded in passing but they were mature and most of them held the first honor country school diploma. There were no eighth grade graduates among them. These without exception I believe were from country schools employing our graduates. You see that only the cream is taken of the applicants below the ninth grade and we contemplate demanding an entrance examination from everybody in the near future. This will be done surely if the legislature sees fit to allow schools to draw extra money if they employ the well trained product of the training schools.

It should be noted that the high school graduate gets five years of work above the eighth grade, the last of which is professional; those who have had three years of high school get the same; the one who has had two years, gets four years of work, and the ninth grade graduate gets three years of work. The content of the two year course covers the subjects of the second grade county certificate with much more of the professional while the one year course includes one or more subjects of the first grade.

In this school the mode of approach is to the academic through the professional. Academic values are measured by the professional needs. From the moment the applicant is admitted to the school he is addressed as a teacher. The appeal is professional. As he becomes conscious of the professional needs of the teacher he becomes aware of the imperfections in his academic work. These are thrown back upon his own responsibility for their correction. Spelling, every day English, penmanship and manuscript forms are dumped upon the pupil personally for a comparison of his condition in the light of some very clearly stated standards furnished in writing by the school. He must secure a minimum standing of 80% before graduation. The greatest number refused graduation in any one year was thirteen out of a possible forty-seven. A few of these returned for further preparation but most of them chose other lines of work. But nothing in the school is peremptory. The pupil may quit at any time or the school may withdraw from the contract any time it may seem wise to do so. There are no fixed home study hours except those of the pupil's own making. His conduct as a student, a preparing teacher and citizen is matter of his own choice. The school is free also in its choice. It zealously follows up the pupil by observation, inquiry, psychological analysis and other means to inform itself of the nature of the choices made by individual pupils in and out of school. On the results of these the school makes its choice. It may part company with any pupil at any time up to the very moment he is presented to the board of trustees for graduation and certification. The pupil gets no personal criticism except upon two occasions, one when he asks it and the other when in the best judgment of the combined faculty, the welfare of the school seems to demand it. Of course this latter is serious and may amount to a calamity for the pupil.

The product is the emphatic point of criticism, the academic choices in recitation, the choice in professional procedure or in any other ex-

pression incident to the development of the teacher, are carefully examined, imperfections pointed out by faculty member and preparing teacher to the end of perfecting the weak in the product in such a way as to suggest to the pupil how to criticise himself personally in such a way as to reveal the cause of the mistake in himself. He is thus constantly stimulated to self-criticism and self-control. He focusses his consciousness on himself through pointed out imperfections in his product by others as well as himself. He is largely his own critic under the declared standards of the school. If he fails to develop in this phase of his nature with a reasonable degree of rapidity, he sees with the school reasons for thinking he will not be the choice for graduation and acts accordingly and very wisely in the matter, as is shown by the fact that the school has as many staunch friends among those who did not graduate as among those who did. "And why not?" said a bright girl to me one day. "Isn't it just as commendable to find out you are not fitted to teach and thus avoid humiliating failure as anything else?" The school promises to graduate no one. The pupil soon finds, however, that he will be graduated if his choices are on the safe level. He knows he is being analyzed in a kindly, sympathetic, but just way to the end that he may be thoroughly known by the faculty before graduation day. He is conscious all the time that the uses he makes of the occasions offered him will determine the final judgment of the institution as to his graduation and that the nature of his choices is known by his daily expression.

What occasions are offered him? All the different modes of expression known to be used by well trained minds and which the school can command. These include recitations, oral and written, diagrammed or illustrated, in the content of the courses of study mentioned before. Some others might be mentioned as music, drawing, swimming, plays and games, sewing, cooking, gymnasium work, parliamentary practice, debating under competent criticism, story telling to make a point, practice teaching, observation both in the field and in the city schools, modeling, experimenting, field work among the trees, birds, flowers and geographical and agricultural forms, public speaking, prescribed and voluntary theme organization, committee work, organization of dialogues, drills, choruses, coöperative games in and out of school, talks based upon organized knowledge or experiences, summaries, logical partition and division of subject matter to reveal its use in the process of teaching, pantomime, essays, picture-mounting, book-binding and repairing, dusting and caring for the schoolroom, apparatus, furniture and other things under guidance of a student organization called the welfare committee, appreciation of the professional use of the poem, the drama, the novel and the teacher's lesson plan both logical and practical. He makes of himself his first practice class wherein he teaches the mastery of the memoriter elements of the various branches of subject matter that must come under his management as a teacher in a school of the country. He finds so much to do and has such a desire to do it. The tables in arithmetic

need perfecting, bad pronunciation made good, slang driven from his vocabulary and many things imposed upon him by the sentiments and opinions of the better thinking students. He must make a wise use of the dictionary, the encyclopaedia, the library and the librarian, the crayon and the black-board, the class organization, the lyceum and the faculty member. He knows that a very full and just record is kept privately by each member of the faculty to be used to meet his inquiries in the personal conference with the faculty member or with the principal when he is seeking personal criticism. One of the very first laws of use he learns is, "Never use a faculty member or a student to help him on anything which good sense decides he ought to do for himself." On every hand he finds stimulation to help himself, guide himself, control his time and energies to high choices. But he knows also that a sympathetic heart and an especially attuned mind reaches out a loving hand to him when in the dark valley of despair and this not so much to pull him out of his trouble as to encourage him to use all his power to climb to the heights and enjoy the feeling of happiness in the clear atmosphere of seeing things professional in higher altitudes. He knows that these counselors have been selected by the board of trustees not because they wanted a job or made an application for a position to teach in the county training school, but because it was the judgment of experts they should be selected to fill these responsible positions and that they are retained as long as their intelligent devotion makes their service valuable.

Besides all this, two private clubs are provided for the voluntary use of the preparing teachers, one for the boys and one for the girls. In these clubs, open only to the students and their parents, the boy or the girl can have the best answer to any question that either may see fit to ask, that the best culture within command of the school can give, and the school puts itself out to find that answer.

This is what some of the county training schools are doing and what any county training school can do if it wishes to. The county normal comes into very close and intimate touch with the teacher in his particular development. It comes into close and intelligent contact with the field of work for which the pupil is preparing, close to his home, his environment, into his very life if you please, so he has his alma mater always in easy reach when he feels he needs it as long as he maintains right relations with it. His school comes to him more like a great family, county-wide, with a hundred or more in the field, and nearly as many more in the processes of growth for labor in the pedagogical vineyard. He finds his teachers and his associates with himself cemented in a common love for the great work for which the county training school stands. It has bred in him an intelligent sympathy, loyalty to worthwhile endeavor and a willingness to continually knock at other doors for admission to better and higher things.

It should be plainly seen no other school is doing so much to train able teachers for the elementary work of the country school, for the guidance of little children in the process of learning to live. One or

two years in such a school means more than the same time in normal school or high school, and this is no criticism of either. Not how long a person is in school but what he did there of his own free will is to be counted, for no elements of preparation that come from other sources than that inward desire to shape oneself to a given service is worth counting. The problem needs this kind of a school for the training of country teachers for it is the most difficult of all types of training for teaching. It needs a school so free in movements, so flexible in its adaptations and so closely connected with the concrete of the solution that no other type of school in the nature of things can so well answer the demands. The high school can not, for it is tied almost inseparably to city interests, and the same is true of the more unwieldy state normal school. The county training school has no business on a city lot. It should be in the country as an active agent for the interpretation of country life. It should be the center of educational effort for its county. It should have land enough for demonstrative agriculture. It should provide for the city youth who wishes to correct the mistake of his ancestors by returning to the country, and fit himself to make a better rural life.

I contend for the following three propositions: First, let the high schools continue to supplement the lacking numbers the training schools can not furnish. They have a grand work to do along the lines they have followed for years, and they are doing a splendid work for the commonwealth. They can supplement to better advantage than state normals for they are usually nearer to country life and depend much on the immediate environment for their better work.

Second, urge the state normal schools forward in their great work of preparing teachers for departmental work. This will keep them busy and employ all their present energies and they will still not be able to meet the demands upon them. The training schools may have to supplement their lacking numbers by furnishing some teachers for the lower departments of instruction.

Third, allow the county training school to lengthen its courses and intensify them, and to move into the country to make country life attractive and efficient through better training and instruction. It can do this better than any other kind of school. Let it be a country normal for country teachers dedicated to country interests in the light of serving the needs of the better human family that lies beyond its borders. It will counteract as no other school can this unwise desire of country people to leave the farm and move to the city, where life is disappointing on account of lack of power to adjust.

Finally, let each institution cease trying to cultivate the whole blessed domain and keep well to its own acres and by intensive farming produce the very best of crops possible. Let us cooperate to the end that each shall help the other to give the best possible significance to the work in hand and thus commend ourselves to the commonwealth with a solid front, asking for the necessary support to do the work it has assigned us.

TRAINING TEACHERS IN HIGH SCHOOLS.

C. J. BREWER, CHIPPEWA FALLS.

Before the year 1910 there were no legal requirements for professional training for teachers in Wisconsin. In 1909 the legislature passed an act providing that after July 1, 1910, no person not having taught in this state should receive a certificate to teach who had not previously taken six weeks of professional training of a certain specified character in a state normal school, a county training school, a teachers' institute, under certain conditions, or in some other school of a higher grade than a high school, having a course of study equivalent to the course of study administered by the state normal schools. This law by its terms specifically barred high schools from giving professional training. In 1911 an amendment to the law of 1909 was passed by the legislature, which allowed high schools, under certain conditions, to give the professional training that would qualify their graduates to write for teachers' certificates. In 1913 the legislature passed an act providing that after July 1, 1914, no person who had not previously taught in the schools of Wisconsin should receive a certificate to teach, unless, if a high school graduate, she had had at least one year's professional training and if not a high school graduate at least two years of such training. This act provided that the professional training might be had at a state normal school, a county training school, any school of a higher grade than a high school having a course of study equivalent to the courses of study offered by the Wisconsin normal schools, or in a high school under the following conditions: 1. That any high school desiring to qualify to do this professional work must have at least three teachers, exclusive of the principal. 2. That the teacher employed to give the specific professional training must be a graduate of a state normal school of Wisconsin or an equivalent and must satisfy the state superintendent that she has had at least two years of successful teaching experience. This act further provides that the state shall reimburse the high school in an amount equal to the salary of the professional teacher and that certificates of graduation should have the force of certificates to teach. High schools that meet these legal requirements now constitute one of the three classes of legally recognized institutions qualified to give professional instruction to those preparing to teach in the public schools of this state.

Practically all of the city schools and of the larger state graded schools now require normal graduates for teachers, so that the law requiring one year's professional training practically applies, and was meant to apply, to persons qualifying to teach in the rural schools of the state.

It has been, is now, and bids fair for some time to come, to be a

much debated question whether high schools should be allowed to continue in the field with schools whose specific purpose is the preparation of teachers, namely, normal schools and county training schools. The latest available statistics on attendance at, and graduation from, the free high schools of Wisconsin are those of the year 1911-12, given in the state superintendent's last biennial report. That report shows that in 1911 the free high schools of the state graduated 4,240 people and that 1,143, or about 27 per cent of this number, taught during the following year. Something over four hundred students attended the summer school at the Superior normal in 1914 and over one hundred of these were high school graduates who were there for the purpose of receiving their required six weeks of professional training. They had not taught at all and were practically all high school graduates of June, 1914. An examination of the attendance records of the other summer schools would probably show quite similar conditions. An investigation of high schools in the smaller cities in the agricultural regions of the state will reveal the fact that a good percentage of the girls enrolled expect to teach after graduation.

These facts and figures lead to these conclusions: 1. That notwithstanding the fact that there are twenty-eight county training schools in active operation in the state and that six of the normal schools have courses for the training of rural teachers, the rural schools are still, and for some time at least, must continue to be, largely dependent upon the high schools for their teachers. 2. That there is a strong demand among parents and students that high schools offer the necessary training courses. It will readily be seen that if the present law requiring a year's professional training remains intact, thereby eliminating from the force of rural teachers the several hundred high school graduates who have heretofore received their requisite training in summer schools, advance in salaries will sharply accentuate this demand. Disregarding the first of these conclusions, we come to the question as to whether, in response to the demand, high schools should be allowed to do training work.

If the state has the right to demand that candidates for certificates to teach in the rural schools shall take one or two year's professional training as a prerequisite thereto, it also has the right, indeed it is its duty, to demand that this training shall be taken at a normal school or a county training school or at some institution that will give training fairly equivalent to that given in these institutions. The question then is, can high schools on an average turn out as efficient teachers for the rural schools in four years as can the county training schools or rural training departments in normal schools in two years?

One of the most complex problems with which we in this state have to do is how adequately to prepare teachers for the rural schools, and its solution calls for the highest type of constructive effort. I wish therefore to be understood as in no wise intending any destructive criticism of the work and conditions in county training

schools and normal schools in comparing them as means for training teachers for rural schools with training courses in high schools. *Facts* and existing conditions, not sentiment, should determine the future status of the high school as a training school.

A fundamental condition of efficient teaching power is adequate academic training. My observation leads me to think that one of the most emphatic weaknesses in the teaching force in city grades, as well as in rural schools, is lack of a thorough knowledge of the subject matter that they are required to teach.

By law, students may be, and in practice they are, admitted into the county training schools and the rural courses in normal schools directly from the eighth grade of city or country schools. Under normal conditions they graduate in two years. During those two years, they receive all the additional academic, and *all* the professional, training that they get before beginning to teach.

The courses of study approved for the twenty-seven high schools now doing training work differ somewhat as to details but they all follow the same general plan. In every case the course is, by statutory provision, a four year course. Sixteen year-units are required for graduation. No credit whatever is allowed for foreign language work. The first two years are entirely academic and cover the ground of any good standard English course. The third year also contains three year units of academic work, including reviews of common branches and English studied from the professional standpoint. From one and one-half to two units of academic work is prescribed for the fourth year. The study of methods in the fourth year also implies a constant review of the subject matter included in this course. It will thus be seen that in academic preparation graduates of high school training courses are very materially in advance of those from either of the other institutions. In this connection, too, it may be noted that the high school graduate will be, on an average, two years older than the graduate of the county training school or the rural training course of the normal school.

The great distinctive feature in any training course is the strictly professional training. In the high school courses there is one unit of this kind done in the third year and from two to two and a half units in the fourth year. The professional work of the third year consists, as already said, of reviews; that of the fourth year consists, with some modifications in the different schools, of methods, observation, practice, school management, rural life condition.

Following is a typical outline of the manner in which the course is administered:

The course in methods extends throughout the year, five recitations a week. The textbook continuously in the hands of the students is the manual. The scope of the work for each form in the different subjects is thoroughly considered. After any subject, as language, has been studied from the manual, say covering the first three years, students are required to make lesson plans on certain phases

of the work. In primary language, for example, proper use of stories is one of the means of language training. The manual is carefully studied and discussed in recitation. Such books as Sarah Cone Bryant's "How to Tell Stories to Children" are also studied in this connection. Observation lessons are taken under direction of the supervisor. The members of the class consult with the grade teachers doing this kind of work. The student-teachers then make written plans for story telling and present them at the recitation, after which they prepare and tell stories in class. Finally they prepare and tell stories to the children. Similar observations and work are done in other phases in the other forms. The other subjects of the curriculum are treated in like manner.

Included in methods and observation are also, of course, work on the recitation, art of questioning, etc. Here the students are required to read specified portions of standard books on these subjects.

The course in practice, like that in observation and methods, extends throughout the entire fourth year. In addition to the actual work of practice teaching each day, the class meets the teacher having charge of his work five times a week for a full class period. The first two weeks, or thereabouts, the theory of the recitation is dealt with in detail. When the class is ready, the teacher gives an observation lesson, conducted by the grade teacher, in the work about to be undertaken. Each practice teacher, after being assigned a class, is required to write a full lesson plan. This plan sets forth the object of the lesson and a detailed account of how the recitation is to be conducted. The plan is then submitted to the supervisor, who criticises it. After making what she considers a sufficient criticism, it is handed back. After correction, the practice teacher takes her class of about six to ten pupils. This plan is repeated daily. Her teaching is under the closest supervision throughout the course. It is impossible for any one to take her class any day without a fully written lesson plan.

In case, after a reasonable trial, a practice teacher shows lack of capacity for the work, it is taken from her.

At the daily meeting with the supervisor, not only is the practice teaching that she has observed discussed, but the class recites upon prepared work the same as in the theory class. The whole subject of methods is entered into in detail.

Near the end of the year students take charge of an entire room half a day at a time. Frequently during the year the class accompanied by the supervisor, visit some country school in a body. Students singly, occasionally in company with the county superintendent, visit rural schools and make reports thereon. Several leading teachers' magazines, as, for example, "The Popular Educator," "Primary Plans," "The School Century," the "Western Teacher," the "Wisconsin Journal of Education," are on the reading table. Occasionally, at least once a month, the current numbers are discussed during a class period. During the entire year, students are required to make

and collect hand and busy work of an educational character for their future use in their own schools.

In the semester devoted to school management, some good standard text is in the hands of the pupils. Here again observation has a large place. Reading other works on school management, from teachers' magazines, and from such books as "Phelps and His Teachers," "Little School Mistress," "Among the Country Schools," and the pamphlet issued by Supt. Cary, "How to have a Good School," are features of this work. Besides the observation in classes or groups, students are required, during the latter part of the year, to do assigned individual work and report the same. Unless all observation, class and individual, is closely supervised, it will become worse than a farce.

At the end of a year's work of this kind, students have a good understanding of the theory at least of managing and teaching a country school.

What I have said of this work is not exhaustive at all. It simply indicates, in a general way, the thoroughness of the professional preparation that candidates for certificates to teach in the rural schools may receive in the high schools, and indicates in brief outline what is actually being done in some of our training departments.

That students who have been through the course ought to be reasonably well qualified to teach a rural school would seem probable, but we are not required to rest the case on probabilities.

The reports of the state superintendents of Nebraska, Minnesota, and other states where training of teachers for rural schools is done by high schools are, so far as they have come to my notice, uniformly favorable to the proposition. But it is not necessary to go beyond the limits of our own state. I have, for ten years, had directly to do with high school training courses. I have personally inspected the teaching done by the graduates of these courses. I have corresponded with county superintendents and school officers where these graduates have taught. The following reply is typical. It was sent me about a year ago by a person of large experience in rural school affairs, at that time and at present connected with a county training school: "From my experience and observation, I do not believe any class of institutions is capable of turning out more efficient teachers for the rural schools than are being turned out by some of the high school training courses of this state." I could occupy all the time allotted to me to-day in reading similar expressions from people competent to pass judgment in this matter.

It has been objected that it will be difficult to secure the professional atmosphere essential, at least to the best professional training, in a high school where many courses are offered with corresponding diverse interests, that may be secured in schools devoted to the single purpose of preparing teachers. I believe that a healthy professional spirit is very highly essential to efficient training. The assumption, however, that *both* of the other institutions under discussion are vocational schools having the training of teachers as their single aim, is erroneous.

There is one, and only one, class of schools in Wisconsin devoting its energies anything like exclusively to the preparation of teachers, and that is the county training school. Taken as a class, too, those schools are doing their work well. I have never seen better spirit and work better calculated to produce efficient teachers than I have seen in some training schools.

One of the gentlemen having in charge the recent survey of the normal schools of this state under the direction of the State Board of Public Affairs told me that, according to the program of recitations, one-third of the entire teaching time in the normal department of one of our normal schools is devoted to classes in "college course" subjects. The advertising literature sent out in the interests of the normal schools give prominence to the "college course" work. There is a strong tendency for members of the faculties of normal schools to magnify the importance of the "college work," and correspondingly to minimize the importance of what they call the "training school." I have read considerable literature of late sent out in the interest of normal schools that calls attention to the many practical courses offered; but in such cases very little is said about the normal school being a school for the training of teachers. I'm not finding fault with these things. I am simply showing that the normal school is not a vocational school any more than is the high school.

Now, as a matter of fact, I have nowhere seen a better professional spirit than in high school training classes. This, too, is the testimony of exceptionally strong teachers in charge of these courses. The girls are wire-awake, enthusiastic and at all times thoroughly in earnest.

Some of the conditions necessary for a successful administration of a training course in a high school are as follows:

1. The superintendent, or supervising principal, as the case may be, must understand the needs of rural schools and must be in thorough sympathy with, and take an active personal interest in, the practical working out of the course. This is the first and fundamental condition of success. He will have to arrange for the practice and observation work. He, and he alone, can prevent friction between the professional teacher on one hand and the parents and grade teachers on the other. In fact all the conditions necessary to a harmonious working out of the scheme are for him to provide. Unless he rises to the occasion, the work is foredoomed to certain failure.

2. The teacher having charge of the work *should* have had, not only successful teaching experience, but teaching experience in rural schools. At any rate she must know at first hand, rural school conditions. If there is any place at all where a "hand made" teacher will fill the bill it is not here.

3. There must be a sufficient number of strictly high class grade teachers under whom the class may take observation and practice.

4. Teachers in the high school must exemplify continually the best methods of teaching.

5. There must be in the school a sufficient professional library, including standard teachers' magazines.

6. There must be a room set apart for the exclusive use of the professional teacher and her class.

7. There must be adequate facilities for practice.

These requirements are what I should regard as minimum essentials and should be absolutely insisted upon by the state superintendent as conditions under which any school may administer the course.

If I am correct in my enumeration of conditions necessary for the success of these courses, it may as well be admitted once for all that they will not succeed in a community where the chief aim of the school board is to secure teachers at the lowest possible salaries, regardless of efficiency, and furnish the least possible amount of equipment. Unfortunately there are just such communities in Wisconsin.

I would recommend that the appropriation be increased so that sufficient money will be available from the state to pay the full salary of the one training teacher.

TRAINING TEACHERS FOR THE ELEMENTARY GRADES.

THEODORE KRONSHAGE, MILWAUKEE.

Normal schools are primarily vocational schools. From their development, and by law, their function is to train persons for a single profession—that of teaching school. This function is fundamental. The rise and development of the public school system of this state and the differentiation of services now demanded in the various kinds of school work are marking out the scope of normal school work and the policy which the state should pursue.

In discussing the subject of training teachers for the elementary schools by the state normal schools, I will first address myself to the training offered by the normal schools to students preparing to teach in the elementary graded schools of the state. During the school year 1913-14, 1414 principals and superintendents and 5528 teachers were engaged in the work of the elementary schools, not including the one-room rural schools. These 6,942 supervisors and teachers were every day during the school year handling the subject matter and methods and problems of the grades in the villages and cities of the state. This large field demands upwards of 1,000 new trained teachers every year. By common consent, it has become the special and primary function of the normal schools to supply this demand. Out of the 5,528 teachers engaged in these elementary graded schools in 1913-14, 3,073 are graduates of Wisconsin normal schools; 33 are graduates of the University of

Wisconsin; 32 are graduates of Wisconsin colleges; and 31 are graduates of Stout Institute. Out of a total of 319 principals of State graded schools of the first and second class who were graduates of any institution of high and secondary education, the normal schools furnished 215; the University of Wisconsin 7; the colleges of Wisconsin 12. Out of 190 principals of city grades, the normal schools furnished 138; the University of Wisconsin 11; and the colleges of Wisconsin 6. And, out of the total of 1,414 principals and superintendents, the normal schools furnished 651; the University of Wisconsin 127; and the Wisconsin colleges 61.

During the past few years it has become apparent that two years beyond high school graduation is too short a time within which adequately to train students for teaching in all of the grades. The problem presented was a new one. It gave rise to numerous discussions and many suggestions. The proposal most vigorously urged was the lengthening of the course from two to three years. The Board of Regents and the Presidents of the Normal Schools, however, faced squarely the solution of this problem by declaring a lengthening of the course inadvisable and by establishing the following basic departments, each with a course two years in length, at each normal school:

A primary department for the training of teachers of grades from one to four inclusive; and

A grammar grade department for the training of teachers from grades five to eight inclusive.

The diplomas issued upon graduation will show in which department the work was done.

The eight normal schools have actively entered upon the work of organizing these departments, which will enroll this year more than 3,000 students. Each normal school has been given complete freedom to modify and adapt these courses, subject only to the requirement of two years of study for students who come as high school graduates. Beginning with September, 1916, 900 or more graduates from these courses will go out each year directly into the elementary schools.

SPECIAL TEACHERS FOR THE GRADES.

The Normal Board has also established at the various normal schools special departments for the training of special teachers and supervisors for the grades. These departments are as follows:

Kindergarten departments at Milwaukee and Superior;

Manual training department at Platteville;

Department of music and drawing at Milwaukee;

Department of domestic science and art at Stevens Point;

Department of physical culture and playground work at La Crosse.

It is now, therefore, the established policy of the Wisconsin Normal School System to train specifically, either for primary work or grammar work or special lines of work in the grades of the public schools.

Another important course which has been established in the normal schools during this year is one offering special training to persons preparing themselves to become principals of the graded schools of the cities of the state. This course cuts across the primary and grammar grade departments. It offers academic and professional work in all of the eight grades and also special work in school management, school organization and school supervision. It may be true that we have been too closely following the lead of our collaborators in the colleges and universities. It may be true that we have been too loyal to tradition, that aged gentleman who is constantly greasing the rails under the drive wheels of progress. Still it seems almost incredible that after the many years during which our educational system has been in the making, the Wisconsin Normal Schools should be the first of all the educational institutions of the country to offer a strictly specialized course of training in school administration.

PRACTICE TEACHING.

The experience of the Normal Schools in their training departments, in which from 100 to 300 students were given training in actual teaching in schools enrolling from 175 to 400 pupils, demonstrated conclusively that conditions in these departments, under the circumstances, were of necessity quite abnormal, that the opportunities for practical work were wholly inadequate and that the plan of practice teaching called for expansion and reorganization. It is because of a recognition of these facts that the normal schools of the State have adopted the policy of giving to all their students, wherever possible, actual teaching experience in public schools before granting them diplomas.

The plan in brief is to give the students such observation and training as each normal school may be able to give in the graded school maintained by and in the training department, and in addition to give them an opportunity to teach with and under the direction of teachers in the public schools. This plan has been in successful operation in Milwaukee for many years and is now in operation in Oshkosh, Platteville, River Falls and Superior. Negotiations looking toward an adoption of the plan are under way at La Crosse and will be opened in the near future at Stevens Point and Whitewater.

My time is so limited that I can do no more than mention some of the other problems which are confronting the normal schools.

The Board and the Presidents of the schools believe that most of the teachers employed in the normal departments should have had actual experience in teaching children in the grades and in the high schools in the subjects which they are teaching students how to teach in the normal school.

We believe that subject matter in the courses of study in our normal schools which has little or no bearing on the subject matter to be taught by the students in the field should be eliminated.

In courses designed to train teachers, we question the use of textbooks which have been written and prepared by persons having had no experience in teaching in the public schools and who have no conception of the problems a teacher in the public schools must meet, even though such textbook is recommended by universities and colleges and has been prepared by some university professor.

We believe that instruction in the so-called professional subjects,—psychology, pedagogy, history of education and others,—if given distinct from professional instruction in the branches which the students will be called upon to teach in the field, should be practical rather than academic and cultural, and should be closely related to the work which a teacher in the public school is called upon to do and the many problems that come before her for solution.

We believe that the instruction given in the departments of the normal school proper should be better correlated to the work of the training department and should articulate with the practice teaching which the students may do in the public schools.

In brief, the policy of the normal schools of Wisconsin, to-day, is this: To train skillful teachers for the primary grades; to train efficient and broadly prepared teachers for the grammar grades; to train expert teachers of special subjects; and to educate supervising principals for all the grades. To accomplish these purposes, and with the further purpose to render a wider range of service and to make that service concrete and definite and valuable, the normal schools have established and organized the special departments which I have named.

TRAINING TEACHERS FOR COUNTRY SCHOOLS.

The most serious question, however, which is at the present time confronting the normal schools of the state relates to the training of teachers for the country schools.

There are approximately sixty-six hundred one-room rural schools in Wisconsin. About 1,900 new teachers enter these schools each year. For the training of these teachers six normal schools, twenty-seven high schools and twenty-eight county training schools offer courses; but these three agencies combined graduated only 793 students during the school year ending June 30, 1914. Hence, all the institutions established by localities and the state, furnish less than 45 per cent of the new teachers needed each year in the rural schools of the state.

Graduation from the eighth grade or from a country school is now required for admission to high schools, to county training schools and rural school courses in the normal schools. The high schools, however, require four years beyond the eighth grade for graduation from their rural school courses, while the county training schools and the rural school departments in the normal schools require only two years beyond the eighth grade for graduation.

It is apparent that the training offered by the high schools of the State to rural school teachers, assuming that such training in these nonvocational schools is properly given and is not made a side issue, is superior to the training offered by the county training and normal schools. In any event, I submit that the training offered by each of these agencies is hopelessly insufficient.

The term "the country school problem," I believe, is misleading. In its broader sense the problem is this:

How can the migration of young men and young women, born and raised in rural communities, to the cities, be stopped and the congestion of population in urban centers be checked? It is a well known fact, established by the federal census and the census taken by various states in the middle west, that the rural population is decreasing and that the urban population is rapidly increasing. This fact presents one of the most important sociological and economic problems which the national government and the various states must soon solve.

I voice the sentiment of the Board of Regents of Normal Schools of Wisconsin when I say that the solution of this problem lies in making country life as livable as city life; in having country life afford opportunities for enjoyment and culture and advancement and financial success, at least approximately similar to those afforded in the larger cities. And the problem must be solved largely through the country school.

Successful teaching in rural schools of the State of Wisconsin, as well as of many other states, calls for a special education and for teaching ability of the highest order. To train a young woman who is to teach one or two city grades where she is assisted by constant supervision, where she has the aid of special instructors in domestic science, manual training, playground work, etc., is a comparatively simple matter. To train a young woman to teach eight grades in a country school with practically no supervision and without any assistance is a most difficult thing. Yet the urban populations of this State quite generally demand that teachers in their elementary schools shall have had not only a high school education, but shall also have taken a two year course in a normal school in addition. On the other hand, the county training schools and the rural school departments in the normal schools offer the rural communities young men and women, who have taken courses but two years in advance of the eighth grade. The disparity of preparation is apparent.

The Board of Regents of Normal Schools is desirous of establishing a specialized course, with high school graduation as an entrance requirement, for the training of teachers for the rural schools. Such a course would include special instruction in agriculture and agricultural manual training; in rural domestic science and domestic art; in farm bookkeeping and in ordinary farm finance; in home gardening and other kindred subjects closely connected with rural life; and most especially a course in what is commonly called social center work.

But the remedy for the country school situation does not lie wholly in this desire on the part of the Board of Regents of Normal Schools to establish such courses nor does it lie wholly in the hands of those who administer courses for the preparation of country school teachers. The extension of the existing courses, the raising of the entrance requirements of these courses or the establishment of the courses above outlined, would insure a better qualified set of teachers for the country schools, but the draining of this supply of teachers qualified for the country schools to the villages and cities of the state will continue, as at present, until the salary paid in country schools is more than commensurate with salary paid in villages and cities.

In other words, until the state has offered such inducements by way of state aid to rural districts and particularly to teachers, as will overcome the lure of the city, the country school problem and the problem of the slowly vanishing rural population will still remain with us.

Permit me in this connection to quote from a recent article contributed by Mr. Edward Alsworth Ross, Professor of Sociology in the University of Wisconsin, in a recent number of the Normal School Bulletin published by this Board:

“Here and there country school teachers, instead of giving the children’s minds a set away from farming, are actually educating them to be happy and to succeed on the farm. Let us make it our policy to do in all the rural schools what is being done in a few of them. This calls for more attention to the problem, for better organization, for better preparation of teachers, *for making rural teaching a distinct profession*, for making the teacher a civic secretary of a social center, for better pay that will bring stronger personalities into the work. As I see the situation here, *I would rather the next million dollars this state gives to education went to rural schools rather than to city schools, or high schools, or the University.* It may be as unfair to spend taxes from city people in bettering the country as it is to spend taxes from country people in bettering the city. *But it is not so foolish.*”

I am in hearty accord with *almost* every statement in the above quotation.

In order to meet the crying need of the rural communities for better teachers, the Board of Regents of Normal Schools has already established a two year teachers’ course in agriculture and agricultural manual training and domestic science at the normal schools located at River Falls and Platteville. It has also established three year courses designed to train supervisors and teachers of agriculture and agricultural manual training and domestic science at both River Falls and Platteville, and also two and three year courses designed to train supervisors and teachers of domestic science at Stevens Point. Although the experience of the Board, owing to the comparatively recent

establishment of these courses, is still meager, it is quite apparent that the graduates of these courses will, as heretofore, be assimilated by the cities of the state.

I believe that the entire solution of this so-called "problem" lies in the granting of liberal state aid along the lines of additional salary to be paid to the teacher who has completed a two year rural school course with high school graduation as an entrance requirement.

The legislature of 1913 made the following provisions, Section 560g—1.2. (a):

"To each first grade school as designated herein and which has been taught by a graduate of the teachers' course at the University of Wisconsin, a Wisconsin State Normal School, or other equivalent school, as determined by the State Board of Examiners, or the holder of a life certificate, and who has had at least one year of successful teaching experience, and has taught an efficient school during the year for which aid is demanded, ten dollars per month for each such teacher."

This enactment was an important step in the right direction. However, it falls far short of what is needed to help out the country school situation. In the first place, the enactment is too broad. The great majority of the students of the state normal schools are being especially trained to teach in a limited number of grades in the city schools. They are being taught nothing of rural school conditions and know nothing of rural school problems. I say again in the language of Professor Ross, that in order to solve the rural school problem it is necessary to make "*rural teaching a distinct profession.*" The ordinary graduate of a normal school or of any other school, professional or secondary, has not been fitted for rural school teaching. Probably the farthest removed in the line of fitness is a graduate of the State University, because the particular training of the latter has been devoted to the teaching of high school subjects.

RECOMMENDATIONS.

In view of what has been said, I therefore respectfully submit the following:

First: By reason of the large demand for country school teachers the existing rural school courses as given by the normal schools, the county training schools and high schools, should be continued with this proviso; that, beginning with July 1, 1915, the entrance requirement of courses now given in the normal schools and county training schools shall be the equivalent of entrance requirements of the second year of a four year high school, as is now virtually provided by the Statutes; and this additional proviso, that beginning with July 1, 1917, the entrance requirements of such courses shall be the equivalent of the entrance requirements of the junior year of a four year high school.

Second: The Statutes should be amended so that teachers, who are graduates of a high school giving a four year course, and also of a special two year rural school course of a normal school, shall during the year for which aid is demanded by the district, receive fifteen dollars per month in addition to the salary paid by such district and after the completion of two years of successful teaching shall receive twenty dollars in addition to the salary paid by such district.

Third: Courses in Agriculture, forge and bench work, domestic science and art, and bookkeeping should be among the most important in the rural school. No young man or woman in a two year course of instruction in a normal school, subsequent to high school graduation, can learn how to teach the elementary branches and also become sufficiently efficient in the subjects named to satisfy the demands of the upper grades of any country school. At the same time it is beyond the means of almost every rural community in the State to hire special teachers in these branches. Nor would such special teachers find constant employment in any one district. It therefore seems to me that it would be a matter of economy on the part of the state to provide some means through which instruction in these highly specialized branches in the upper grades might be given under the supervision and direction of the county school superintendent through persons elected by the county boards of education of the various counties. With this end in view, the state should extend a certain amount of state aid to each county where supervisors and instructors in agriculture, domestic science and other special subjects are employed.

The enactment of these suggestions into law would, I believe, bring the following results:

1. A large number of high school graduates would enter the rural school courses of the normal schools.
2. School districts would take advantage of the state aid offered and would engage the services of the graduates of these courses.
3. A mature and specially trained body of young men and women would gradually take the place of the immature and insufficiently trained persons who now largely constitute the teaching force of the rural schools.
4. The practical work done by the special teachers would result in holding the older pupils in the schools and in creating on the part of the rural communities a greater respect for their schools, and a greater loyalty to the home institutions.

TRAINING TEACHERS FOR ELEMENTARY SCHOOLS.

DISCUSSION.

A. M. FARMER, Madison.

Last spring at a conference called by the State Superintendent of Public Instruction it was stated that the teachers in the public schools of Wisconsin did not reach 50 per cent of the efficiency it was reasonable to expect of them. This view was supported by several of the leading superintendents in the state. It was denied by no one.

If the normal schools of the state fall short in the training they give to students, it is not because of the lack of earnestness or desire on the part of the men and women to give the best possible training to the students they teach. It would be difficult to find anywhere a more earnest, harder working or more conscientious group of teachers than are found in the Wisconsin normal schools. Furthermore, no one feels more keenly the defects in the present system of training than the presidents and most of their associates, and no one is more eager to apply remedies. That there are serious defects in present methods of training teachers no one denies. Let us consider a few of the conditions which are most in need of attention.

1. The normal schools must decide whether they will emulate college ideals or whether they will make a business of training teachers.

Given two years to prepare high school graduates for teaching, it is necessary to select the subject matter which is best adapted and contributes the most to their preparation for teaching.

Specifically—A young woman eighteen years old, a graduate of high school, comes to a normal to fit for teaching in the primary grades. Experience has shown she is weak in the fundamentals of the common branches. What shall this young woman study? There is a great variety of answers given by normal school instructors.

One group insists for example that advance college botany, histology, morphology, French, and the like is what she needs. The argument is that these will give her scholarship and culture. If she has these she will be able to teach. It is surprising, startling that even some teachers in a normal school should insist that it is impossible to *train* people to teach, that knowledge of subject matter is *all* that is needed.

Another group, and it seems to be in the minority, insists that *whatever else she gets* this student who is preparing for work in the primary must know the work of those grades. She must learn how to teach *primary reading*, language, numbers. She must learn how to look after the physical welfare of these children.

Here is another girl who wants to teach in grammar grades. Which is the most essential for her, to study Horner's method and Sturms

theorem or to get a *mastery* of the arithmetic she must teach? No one questions the desirability of deep and broad scholarship. The *first* essential, however, is that teachers know this group thoroughly—the subject matter they teach.

The time has come when normal schools must definitely decide whether they shall give two years of college work or whether they shall make a business of training teachers without special effort to meet college requirements.

2. *Many instructors teach their subjects as ends in themselves. They are unacquainted with public school needs. They do not know public school work.*

The reason for this becomes apparent when it is known that out of 169 instructors in normal departments 86 have never had *any* teaching experience in graded schools; 24 others did *some* teaching, in seventh and eighth grades, while they were principals of graded schools; 7 out of 14 of the teachers of *psychology and pedagogy* have had no teaching experience in the grades.

Several of the principals of training schools, although equipped with degrees conferred by the graduate schools, have had only a year or two of elementary school experience as principal and teacher in the upper grades.

How can those who have never actually taught boys and girls in the grades, and who fail when they attempt to do so, be effective in training their students to do this work?

The policy of normal schools to select instructors primarily on account of their scholarship has indeed resulted in great waste in normal school effort.

3. *Theory and practice must be brought together.* The normal schools must determine whether the theory of teaching taught in the normal departments shall or shall not be related to the practice in the training school.

At present there is little correlation between the two. Much of the work in psychology is abstract, bookish, technical, unrelated and unapplied *either to students' present interests or future needs.*

Frequently there is not only a lack of harmony but actual antagonism and ill-feeling between the theory teachers on the one hand and the supervisors and critics of the training school on the other hand.

What is being done to meet these conditions?

Most important of all is the fact that the Board of Regents and Presidents have recognized them. The president of the board has told you of forward steps taken, the abolition of the old courses, the giving of authority to the presidents to rearrange the courses so as specifically to train teachers for the particular grades in which they will later teach; to make the courses strictly vocational.

For the first time in the 50 years history of Wisconsin normal schools they are in a position actually to render the service for which they were established. Under the old courses with the former school organization this was practically impossible.

One thing more than anything else is needed. Without it the normal schools can never reach, *or even approximate*, their highest efficiency. They must have the coöperation and help of teachers, principals and superintendents of public schools. It is they who are in daily contact with the problems to be solved who best know the needs of the public schools. It is they who know wherein normal school training is adequate and where it fails. It is only with *your help, your suggestions, your coöperation* that the normal schools of Wisconsin will be able to render their highest service to the public schools of Wisconsin.

DISCUSSION.

M. H. JACKSON, Grand Rapids.

The rural school is at the front. Printed articles by the ream and oratory by the hour attest its popularity.

The County Training School is a legislative creation, and for a single purpose,—the study of country conditions first hand and the work of helping to improve rural conditions and rural education.

We are in very close touch with our problem. A letter of inquiry to all the County Training Schools brings a conservative estimate of fully 4,500 schools visited by us, and we have traveled more than 75,000 miles, a distance three times around the world in our counties. Personally, I have gone from school to school with horses and on foot a distance equal to the straight-away stretch from New York to San Francisco up to Seattle and back as far as Butte, and there are others who report more miles than I. Do you not think that legislatures should regard us as storehouses of information on the "rural school problem?" Do you not think that we who live right out there in the country should be sought out by those who are "solving" the biggest educational question of the century here in Wisconsin?

The "Wisconsin Plan" for rural teacher training has brought many investigators to Wisconsin. Our schools have been visited by many distinguished men from other states as well as from foreign countries. We have entertained visitors from Australia, Argentina, England, Sweden and Germany who were investigating educational institutions here. A few of these men went out into the country to study results of our work.

Reports from all the County Training Schools show that while we have stirred up a lively interest outside, Wisconsin educators, except those connected with the state, have paid little attention to us. We have not been visited by Wisconsin men with any idea of investigation, and yet our policies have been shaped and legislatures have been assisted in tinkering up laws for us by these men who know

but little of us first hand. Those who come to us at all from higher institutions "just drop in" to show their good will or come for pay at Commencement time. They are splendid speakers. We like them. They always tell our people what an excellent institution the County Training School of Wisconsin is, and what a splendid one is locally situated, and our people believe them and so do we.

Our records show that not once has a Normal School regent visited us and yet they read papers about us at teachers' associations, and they discuss us quite pointedly in and out of their meetings. All the men referred to above are busy men. They have their own problems pressing for their time. We do not blame them for not investigating us. We do however emphatically affirm that only men who know the County Training School and the rural schools of Wisconsin should direct our policies when it comes to new legislation. We are not declaring our independence. We want your help, and we want to help you. We want to "function" if you will tell us what that means. We want to "correlate" and "coördinate" and do all the other necessary things you want us to do, but we want it distinctly understood that legislation should follow investigation, and we must not be left out of your discussions.

Please note that when the "Wisconsin Plan" was first adopted, our courses covered only one year. The call for teachers made a short course imperative. We now operate under a two year course, and are planning to extend it another full year. As we catch up to demand we can easily adjust in our own counties.

Our schools are not perfect. The legislature created us,—not the Lord Almighty—and the legislature also created the Normal Schools. Our County Training School faculties have visited you officially and have also made hundreds of unofficial visits. You are doing splendid work, but along with your 92½ good work is your 7½% of wretched teaching to be found in all institutions, but we do not measure you by the faults that you are breaking your own necks to correct.

Along with your splendid list of graduates you are sending out an annual "batch of byproduct" that you know the Lord never intended should teach and you are telling some of them that they must "teach in the country" before going where they may disgrace you, and then somebody gets a law through granting a "subsidy" of \$10 a month if they will go where they "hate to go." We shall be glad to take that money if you please, and use it in our schools to turn out a still better product who delight in going into the country. "Just think" said a Normal School graduate friend of mine, "I did not go out early enough for a position,"—mark the word "position," "and so must take a 'job' in the country." "Just think" says our graduate, "I may now teach in the country."

The County Training School for teachers in Wisconsin is a decentralized institution organized for a special work, and its base of operations is right out next to its problem. It has a grip through class

work and field work not found in any institution with multiplied interests and we are this minute headed for the coming legislative session, not to ask for crumbs that may fall from the loaded tables of larger and more powerful institutions, but for real appropriations that will allow us to be of the greatest possible service to the Country Schools of Wisconsin.

The people believe in us, and we are located right out where taxes are paid. Parents of young boys and girls are not anxious to see their children transported to congested centers for any more of their education than is absolutely necessary and we believe that with our splendid system of high schools, for academic instruction, the County Training School can so adjust its work to local conditions as to furnish exactly the kind of training for rural school teaching needed in Wisconsin for some time to come. These boys and girls will be in the hands of the same teachers right near home as they would have at the centers. Our faculties have many of them done this work in your Normal Schools. There is no mystery and there should be no halo about this work of professional training, and for rural work it certainly stands to reason that the nearer we get to the country the better we may understand our problem.

It is one thing to experiment, and improve. It is another to experiment and pull down. Because the new building lacks two bricks for its chimney, buy the bricks and finish the job, do not tear down the building to "try another experiment."

We want more money for decentralized teacher-training and the legislature will grant it if the need is properly presented. Will you help?

TRAINING OF ELEMENTARY TEACHERS. DISCUSSION.

JOHN F. SIMS, Stevens Point, Wis.

In the Craftsman Magazine some years ago Joseph H. Leiser wrote, "Some time in the lifetime of every youth a superior personality must inspire him with his own enthusiasm or the life of the youth is bankrupt. The great teacher is a great prophet, in that he sets splendid visions before humanity. He of all men is able to transmute knowledge into the consciousness of obligation, which is usefulness. He alone renders opaque souls translucent."

This is a lucid statement of a principle applicable alike to the elementary, the high school, the normal school, and the college teacher.

The first requisite of good teaching is, that all instruction offered is for the purpose of bringing about the mental and moral development of the child. The second one is, that mental and moral growth

can come only through the child's activity along lines of mind and consciousness. The elementary school deals with the child at first-hand, when the feelings dominate and reason has not yet assumed its masterful sway; when imitation is powerful and initiative has scarcely had its birth; when of all of the years of his life it is of highest importance that teachers must have clear conception of purpose and direct activities of the child towards the achievement of that purpose. The teacher in the elementary school must understand child nature in order that small faults may not develop into bad habits, and that small virtues may expand into elements of enduring character.

The normal school must play its part, perform its real function, by striving, hopefully with success, to immerse students in that belief with consummate skill. No one is prepared to train others unless he understands what training is,—what is meant by development, and unless he appreciates that the child of today has in germ the same attributes we possessed in the paradise of childhood, and that they are developed by the same exercise and that there is no royal road to learning. When these facts are recognized and acted upon we have the true conception of our function in training teachers.

The normal schools of Wisconsin in organizing and specializing their efforts in the training of rural school, primary, grammar, and high school teachers, as well as teachers of special subjects, have tremendously increased their efficiency and have forged into the front rank of efficient professional schools, by creating an atmosphere which gives the prospective teacher a hunger and a thirst for the knowledge and training which are purposeful.

It has been repeatedly stated by the distinguished educators who have preceded me that the vital problem today is the training of rural school teachers, and all agencies must coöperate in bringing about its consummation. County training school, high school, normal school,—yes, even our great university, the cap sheaf of our educational institutions, each must make contribution.

Much of my professional life has been devoted to the study of the rural school problem,—what it is and what may be done by agencies in Wisconsin to bring the rural school to a higher standard of efficiency. One must pay the tribute of admiration to the work of the county training schools, who are pioneers in this effort looking toward the betterment of rural schools through supplying a trained body of teachers. It has been my fortune to come in close touch with such county training schools in the Central and Northern parts of the state, and I know of their successful work. It is my privilege to know, too, of the splendid contribution that has been made by high schools at New Richmond, Chippewa Falls, and Plymouth, as well as other cities, in the training of such teachers. But permit me to say just now, that the normal school, through its distinctively professional atmosphere, its selection of expert teachers, immersed in the spirit of country life; its extension classes; its skilled teachers in in-

stitute and inspectional field; its farmers and home-makers conferences, and its observation school in a real rural community, gives life and strength to this growing movement. Its influence in stimulating a feeling of pride in the local district school and developing a spirit of local responsibility for its betterment is incalculable.

Its limitations, as well as those of the county training school, are to be found in the time element. Two years of training beyond the eighth grade is insufficient to make for a product of scholarship, teaching efficiency in subject matter demanded by rural conditions, and that development of character which is the supreme test of a teacher.

The one necessary step in advance just now is legislation making for an extension of the course in the county training schools and the rural department in normal schools to three years, to take effect July 1, 1915. Many of the county training school principals and the presidents of normal schools maintaining the rural school course, are in cordial sympathy with such legislation. Too long has this commonwealth discredited the schools which enroll over fifty per cent of our pupils by ignoring them. The state will give the rural schools rank and importance in proportion as it provides the means for their upbuilding through training teachers and special aid to districts employing teachers competent to train children how to think and how to behave, the two most important functions any one is called upon to perform, and in no other way.

The present law granting state aid of \$10 a month to a full course graduate of a normal school is inadequate, for it makes it possible for the district to pay the minimum of \$40 per month only. Make the minimum salary to be paid by the district in such cases \$50, or even \$60, per month, as a prerequisite to the state aid of \$10 a month, and the normal school graduate of ability and experience will gravitate to it as naturally as the flower opens to the sunlight, overcoming his serious objection to the isolation which such engagement makes imperative.

That many district school boards in Wisconsin are now looking for such teachers is manifested in letters of inquiry coming to the office of the normal school. They, as well as the people of their district, are permeated with a faith in education as a means of securing a better and nobler race of men, and they are filled with an enthusiasm which pervades the whole community, an enthusiasm which reveals itself in the levying of such taxes through community initiative,—this being an expression of the genuine spirit of democracy that will result in the purchase of proper equipment and in the employment of good teachers, in order that there may be brought about that consummation so devoutly to be wished, an abundant harvest of good citizenship.

ORGANIZATION OF THE STATE'S INSTRUMENTALITIES FOR
VOCATIONAL TRAINING.

DAVID N. SNEDDEN, Boston, Mass.

Dr. Snedden said in part:—

“In some States of the Union, and Wisconsin is one of them, public opinion has already been fairly committed to public support and control of various needed forms of vocational education. In speaking to this audience today, I am not unmindful of the large contributions that Wisconsin has already made through its Legislature, through its trade schools and through its continuation schools, to the cause of vocational education. I am not unaware, also, that Wisconsin has done much, at least of an experimental nature, for the promotion of systematic agricultural education.

“But in Wisconsin, as in Massachusetts, New York, Connecticut, Indiana and the other States that have systematically experimented with vocational education, we realize that we have yet a great deal to accomplish before we shall be able to say to the public that the needs of our boys and girls in this direction are being satisfactorily met.

“Two or three conclusions now stand out as a result of the developments of recent years. In the first place, where a school undertakes to give more or less complete courses of trade training, as in the several trade schools of the country, it is evident that such training is necessarily expensive. Furthermore, in spite of the efficacy of the means employed, such training seems persistently to fall short of what the economic world desires, because of the insufficient contact of students with the practical problems of commercial industry.

“In the second place, the continuation school, however effective it may be in keeping our young people in touch with educational interests during an impressionable period of their lives, has not yet contributed materially to satisfactory vocational training. There are two or three causes for this. First, there is the extreme difficulty of finding, for young people from fourteen to sixteen years of age, employment which furnishes a satisfactory basis for the practical training which the continuation school can give. Then, too, the small amount of time as yet reserved to the continuation school does not seem sufficient to give more than a very minute and fragmentary bit of practical training, even when extended over two years. Let us assume, for example, that a pupil will give four hours per week for forty weeks in the year, for two years. This makes a total of only 320 hours, or the equivalent of 32 working days of ten hours each—surely not a very long time for an efficient program of vocational training.

“I am of the opinion that we shall yet find a way out, towards vocational training which will be much more efficient than the continuation

school, and much less expensive than the trade school. To this end, it will be necessary to bring into harmonious relationship the private industrial agencies of the State and the schools organized for purposes of vocational training. I imagine that, eventually, for many occupations the program will be somewhat like the following:

"1. At the outset, when the pupil is about ready to begin systematic vocational education, whether that be at the age of 14 or 16 or 18, a special school with small practical shops will give a certain amount of introductory practical training of a very direct nature, on the basis of which it will, at the earliest possible opportunity—perhaps within two or three months of the pupil's entering upon this work—find employment for him in an industrial establishment under conditions which, while enabling him to earn a moderate wage, will also insure that he will make steady progress from one stage to another in the practical work which he is learning.

"2. In this employment, an arrangement will be made whereby he will alternate between the school and the shop on some form of part-time basis, which will be arranged to insure that each agency shall have a proper opportunity to give him training. Under some circumstances I can imagine that this would be on the basis of a half day in the shop and a half day in the school, especially for the younger pupils. For older pupils, I can imagine that the alternate week or alternate month arrangement might prove more satisfactory. During this period, however, the school should retain a certain responsibility and oversight over the young worker, to insure that not only his school training but also his shifting about in the various divisions of his practical work shall be of such a nature as to guarantee a broad and efficient practical training, whether this be on a farm, in a counting house, in a machine shop, or in the home.

"3. A third stage will be reached when the pupils, perhaps, have reached the age of 18 or 19, and have become, in large measure, capable of directing their own fortunes. Under these conditions the evening school, or perhaps the short course school for dull seasons and periods of unemployment, will be available for the student without compulsion, and offering courses designed in the fullest possible measure to reinforce him at points most needed. The prototype of this sort of school is found, of course, in our evening trade schools, in our home-making centers and in our agricultural extension short courses.

"Now that the State has embarked fully upon programs of vocational training, we may expect the State to use not only its own instrumentalities, such as schools, but to bring into active coöperation commercial establishments, industrial agencies, home farms, and the home itself for home-making training. In the last analysis, these are truly the State's instrumentalities for vocational education, as has been recognized for many hundred years through Legislation bearing on education for apprentices."

MOTIVES FOR PROFESSIONAL INTEREST AND GROWTH.

MRS. MARY D. BRADFORD, Kenosha.

Since the subject as announced was my choice for a specific topic under the general heading, I feel perfectly free to comment upon it in a critical way. It seems to me that the time has come when we should make a clearer distinction both in discussion and practice between that mental state which induces an act of volition,—that inner determining impulse, and the object that incites to that act; between the subjective thing, motive, and the objective thing to which the word incentive more strictly applies.

For both the stimulation of motive that shall urge teachers towards the development of their teaching power, and the creation of incentives that shall stimulate effort towards improvement, the Superintendent and Supervising Principal may find abundant opportunity, wherever he may be placed.

I have never known a corps of teachers that did not have one or more members who needed only to be made alive to the enlarged possibilities for service which would come with better preparation, and who, once having caught that inner urge, would go on from good to better, from better to best, never free from that "uneasiness" which, as Locke says, is always the motive to change. They are those somewhat rare individuals who are possessed of a quality of soul that will not let them rest content with present attainment, and who sometimes make teaching the fortunate field for their progress. With nothing from their supervisors but sympathy and appreciation, and a fair chance to work out their ideals, but, oftener, in spite of the opposite circumstances, such teachers will move ahead.

At the other end of the scale, there are those, somewhat more numerous than their opposites just mentioned, whose "present satisfaction with their state or action," (again quoting Locke) "is their motive for continuing in the same." For these the prod of incentive, an objective stimulus of some sort, may spur them to better effort; but it will never take them much beyond a perfunctory performance of duty.

Then there is between these types another class by far the most numerous, who are a sort of "composite-type" in this scale of professional interest and attitude. Like the first-named class they are in the profession from choice, they feel the desire to improve, but this motive unaided is not quite strong enough to cause effective effort. Appreciation and sympathy only will do much for these, but the incentive of assured tangible reward will do far more to stimulate them to such an effort as shall mean real growth, and possibly, an abiding professional interest.

The attainment and success of each of these classes of teachers may be expressed by a curve. For the first class we see it steadily ris-

ing, either regularly or through alternate stages of arrest and renewal, as life and its exigencies or its opportunities affect it; but, through all, continuing to rise so long as open-mindedness to new thought and the spirit of service exist.

For the second class, if they are not absolutely incompetent, the curve of efficiency rises a little for a year or two, then follows a level for a while, and then steadily declines. For the third class, the curve is similar; but with these, the level of progress is more apt to be broken by a new curve, indicative of renewal, and the decline is less marked.

The height to which the curve will rise is determined largely by the educational preparation with which the teacher starts. William T. Harris has said that a teacher who has graduated from the high school and goes right down to the grades to teach, reaches her maximum efficiency at the end of two years. When the high school has been followed by normal school, he or she will not reach the maximum efficiency for six years. From this, may we not infer that with education for grade work beyond the normal school course, and thus with fuller resources to draw from, the period of increasing efficiency may be extended still further?

But whatever the preparation, whatever the professional foundation, there is the level or something approaching it, after the maximum, and almost without exception, the decline. It is the problem of how to prolong, or lift the maximum rise and how to prevent the decline that is now before us.

The solution of this problem has, as you know, been already undertaken with varying degrees of satisfactoriness in a number of school systems, and it is my purpose to speak of some of these plans. In doing so, I feel that I am keeping within the limits of the general topic; for although the action of school boards is involved in the most important of these undertakings, still it is very probable that the origin of them may in each case be traced to the Superintendent, a fact which the annual report may or may not reveal.

Also let me say here that whatever I may say about the election, promotion, reward and elimination of teachers applies just as well to the high school as to the elementary force; furthermore, that regulations to these ends are needed just as much in the building up of an efficient corps of supervising principals, as they are for affecting the same result in the corps of teachers.

The first thing that a superintendent should do is to insist that merit and merit alone shall determine who shall be admitted to the ranks of those whose work he is to direct, and for the results of whose work he is held responsible. He must stand for adequacy of preparation, character, and adaptability to the position desired.

Second, he should support or, when necessary, organize a salary schedule whereby there may be a proper increase of salary for increased efficiency. The teachers who possess a fair amount of social

consciousness, who do not forget that the development of children is their main business, and who make a real contribution to the efficiency of the system of which they are a part, should be given the maximum advance; those valuable in a less degree should be rewarded accordingly; while those to whom four P. M. and pay-day are such interesting goals, that it matters little what happens on the way to it, should not be long imposed upon helpless children.

A salary schedule that operates automatically fails as an incentive to effort. A guarantee of increased salary for increased value as a teacher is the surest spur to effort, through which effort, granted the prime requisites of health, native ability, and adequate preparation, will result without fail in the development desired.

Besides reward according to value, as shown by measurable results, there should be shown appreciation in a tangible shape, for unusual sacrifices or expenditures made by the teachers for self-improvement, from which the children under their charge reap a benefit.

What I refer to is the custom of granting teachers leaves of absence from time to time for the purposes of study, travel, and rest. This is gradually becoming established in our larger colleges and universities. It should gain a foothold in our high and elementary schools. Six cities have thus far adopted it. These are Cambridge, Boston, Newton, and Brookline in Massachusetts, and Rochester and New Rochelle in New York.

The following report under date of July 4, 1914, shows what Rochester is doing:—

“Eighty teachers and six principals of the Rochester public schools have made arrangements to take courses this summer in schools and colleges. According to a rule of the Board of Education made last summer, \$50 is paid to each teacher taking a summer course in an approved school outside of Rochester, and \$25, if the course is taken in this city. Last summer about sixty teachers took advantage of this offer, and some of the same teachers are taking courses again this summer.

“Twenty-six of the eighty-six are going to Teachers’ College, Columbia University, New York, and twelve to Cornell University, seven to Harvard, seven to Chautauqua, six to Massachusetts State Normal, fourteen to Mechanics Institute, and the rest to other colleges and universities. The courses to be taken include principles of education, school administration, psychology, methods of teaching, domestic science and domestic art, advanced English, music, drawing, physical education, nature study and special class training.

“The financial assistance given by the board enables many teachers who would otherwise be unable to do so, to take additional work. The board feels that it is well repaid and it is pleased to see the teachers take advantage of the opportunity to improve themselves.

“The Board of Education also has granted a full year’s leave of absence on *half salary* to ten teachers for study and travel in Europe. They make a total of ninety-six who will have availed themselves of

this provision of the board. Ten teachers will return from Europe this summer after a year of study abroad to take up their work again in September."

The article concludes with this significant paragraph: "The school commissioners hold that the value of this plan of study for teachers cannot be measured in dollars and cents, but in influence exerted over the lives of the boys and girls in the public schools."

Would that all school commissioners might hold that view! We must do what we can to spread it. It deserves publicity, and lodgment in the public mind. Perhaps the knowledge of it might, once upon a time, have caused a committee of a Board of Education to decide favorably, instead of otherwise, in a case where the superintendent was endeavoring to save a principal just returned from an expensive trip abroad, from loss of salary on account of a few days of lateness in reaching her post,—a policy whose short-sightedness could have been well displayed in contrast with that of Rochester.

Details of the regulations in other cities are given in U. S. Bureau of Education Bulletin, No. 3, 1911, by Dr. W. C. Ruediger, entitled, "The Agencies for the Improvement of Teachers in Service." To a revised copy of this bulletin loaned me in manuscript form by Dr. Ruediger, I am indebted for many of the statistics here given. Suffice it to say here in regard to this plan that the sabbatical year gives new upward direction to the curve of efficiency as nothing else does.

Promotional examinations are in many of our cities serving as an incentive to effort. This term, "promotional examinations" has come to mean an examination or its equivalent upon which the salary increases are dependent. It is the purpose of the examination to stimulate study along professional lines, the salary being granted for increased school efficiency resulting from the work.

Promotional examinations in one form or another are now provided in Boston, Chicago, Cincinnati, Kansas City, Mo., Lincoln, Nebr., New York City, Patterson, N. J., Saginaw, Mich., Springfield, O., and Washington, D. C.

The plans vary in different cities. Besides written tests on assigned work, the examinations include the study of pedagogical problems, presentation of abstracts and papers, work pursued in special classes, or study clubs, and especially work done in summer schools and colleges.

It will be readily seen that this method of securing professional growth is not without objections. Ability to pass an examination is not a proof of ability to teach, and improvement in pedagogical theory does not always mean an improvement in sympathy towards children, or increased consciousness of the sacredness of the teacher's duty to childhood.

I happen to know some teachers in a large city where promotional examinations are in vogue, who are steadily rising to higher and higher salary levels, but who are, and always will be, formal, spirit-

less drill masters, nothing more. It would seem, therefore, that these cities are acting more wisely that take it to account, besides the promotional examination, actual improvement in schoolroom practices, and improvement in the results obtained.

Of the plans for promotional examinations, of the different cities named, I will give that of Cincinnati more in detail since it possesses some characteristics that seem exceptionally good. I quote this from Dr. Ruediger's report:—

"The plan of promoting teachers in Cincinnati does not involve promotional examinations in the narrow sense, but it involves, as an equivalent, college credit for professional work done. Practically all the elementary school teachers appointed in Cincinnati are now trained in the College for teachers of the University of Cincinnati. Upon completion of their course, they are granted certificates by examination only in theory and practice, and they are then eligible for appointment in their order of merit at an initial salary of \$600, which is increased \$50 a year to \$1,000.

The increase up to \$950 is automatic; but the final promotion to \$1,000 must be earned by a record of successful teaching and by taking professional work in education and kindred subjects, after the appointment as teachers, to the amount of eight one-hour courses, but not more than two of which may be taken in any one year. The retention of the \$1,000 salary is furthermore contingent upon their taking a course of professional work every other year. Teachers getting this salary are also eligible for promotion to high school positions at salaries ranging from \$1,000 to \$1,800.

If you will think over this plan, you will see that the controlling idea is leading through incentive rather than driving, which characterizes the plans of some cities. You observe that teachers are not allowed to let their desire for a salary increase cause them to over-work.

The Cincinnati plan meets my approval, also, in its provision for recruiting its ranks of high school teachers from the best of its elementary teachers. This insures to high school boys and girls, teachers of University Education who have learned through experience how to teach children rather than subjects, who realize that it is not the ignorance of children that they must start with, but their knowledge, whatever that may be; and who are more apt to work in the light of the belief that the high school course is merely an agency for the development of youth, and not an idol before which individuality must be sacrificed,—important qualifications not always found in high school teachers, who enter upon their work directly from college.

Closely allied to promotional examinations is reading circle work. This is doing much in some states to aid superintendents in bringing about an improvement among their teachers. Indiana claims most valuable results to its educational interests from the systematic building up, through a number of years, of a more and more efficient teaching force, through the operation of its reading circle work.

We hope that Wisconsin will soon have a similar agency in operation. But it is not necessary to wait for this in order that systematic reading may be undertaken by your teachers. I know of one city force of one hundred thirty teachers who are now reading one of the strong, recently published, books on pedagogy. All are engaged upon it from high school to kindergarten, also the supervisors and special teachers. Regular assignments are made by the superintendent. Meetings for discussion are held in each building under the leadership of the principals, and then, once a month, at the regular teachers meeting all come together for further consideration of one or more of the important problems involved.

It was the purpose of the superintendent in starting this plan to give each principal an opportunity to demonstrate his or her power to be an inspiring leader of his teaching force, to increase by this effort his ability to direct and help his teachers, and to share more actively and more efficiently with the superintendent the supervisory work. Another purpose is the beneficial effect upon the teachers themselves of systematic study of a strong helpful book. Still another important hoped for result is to bring all the teachers of the system together in the realization of oneness of aim. Whether the teacher be in the kindergarten, the grades or the high school, he should be interested not only in conducting his own classes efficiently, but also in other phases of the school system, and in the cause of education as a whole. Only to the extent that teachers have this interest can they conduct and articulate the work of their own class with full intelligence.

This is simply applying to school affairs the plan that has worked such great improvement in commercial enterprises that have tried it, namely, the coöperative plan.

Whatever the means employed for the development and increase of teaching power, the scheme should include the supervising principals in its beneficent operations; for of all classes and ranks in the teaching profession there is none where arrested development is more apt to arrive than in the ranks of supervising principals—unless it be in the ranks of one sort of superintendents, the job holding sort.

In justice to my co-workers in Kenosha, I want to say right here that they are not referred to. They are of a different sort. My conclusions are based upon wide experience, and upon the observation of many years.

While I thoroughly believe, that in this work of improvement, it is generally better to lead than to drive—that actuating motives should be positive rather than negative, still a departure from this ideal is justifiable if it is necessary to accomplish the desired end.

In this connection, the Cincinnati plan is again suggestive. You may remember that according to that plan an elementary teacher may attain to a certain maximum salary, but to hold that salary level, there must be at least biennial renewal. Would it not be a widely beneficial thing in some school systems if this should be applied to

supervising principals? Just think for a moment what the effect would be if some of these who have done nothing for years but to hold down their positions, should be obliged to demonstrate that they deserve to continue at the present salary level, by going biennially, or at least occasionally, somewhere, for a good up-to-date vigorous course in school administration or school supervision, and by coming back renewed and with some power to stimulate their teachers. You know that the effect would be felt by the whole community.

Besides that, another effect would result to the general benefit. In case of a progressive superintendent, he would find from these more open-minded, renewed fellow-workers, more active coöperation in place of passive acquiescence; an intelligent appreciation of aims, in place of the damaging judgment upon everything new, expressed by the word "fad"—that easily lodged criticism of the educational "stand-patter."

Time prevents me to mention, but in the briefest way, other means for the stimulation of teachers in service. Since the measure of teaching efficiency in every case should be the growth of the child, the modern method of using the standard tests as a scientific means of determining the progress of children is proving an enlivening experience to many school systems.

Another thing deserves much fuller emphasis than I can now give it. It is the careful observation of a teacher's work, in the classroom, and the sympathetic, thorough, critical review with the teacher of the teaching process observed. I have seldom known this to fail in securing the desired reaction. Its importance cannot be overestimated, and to impress its importance upon superintendents of small systems and supervising principals of large systems, it should be understood that the real gauge of their efficiency is their ability to free themselves from office duties, to give this personal, constructive, motivating touch to their schools.

In conclusion, I will say, by way of recapitulation, that whatever the preparation of teachers, whatever the educational foundation, it is encouragement, happiness and health that prolong the curve of efficiency; it is renewal at some source of professional inspiration that alone will prevent decline. It is motive touched to life, and propelling from within—the sense of compelling need for readjustment to new situations and new demands; it is incentive attracting from without,—the guarantee of increased reward for increased efficiency—these effect the desired change, the development and improvement of teaching power.

The first duty of superintendents and supervising principals in relation to this important end is to possess themselves of the power to do it.

THE SUPERINTENDENT'S SERVICE TO THE INDIVIDUAL
TEACHER VARIES INVERSELY WITH THE SIZE OF
THE SYSTEM.

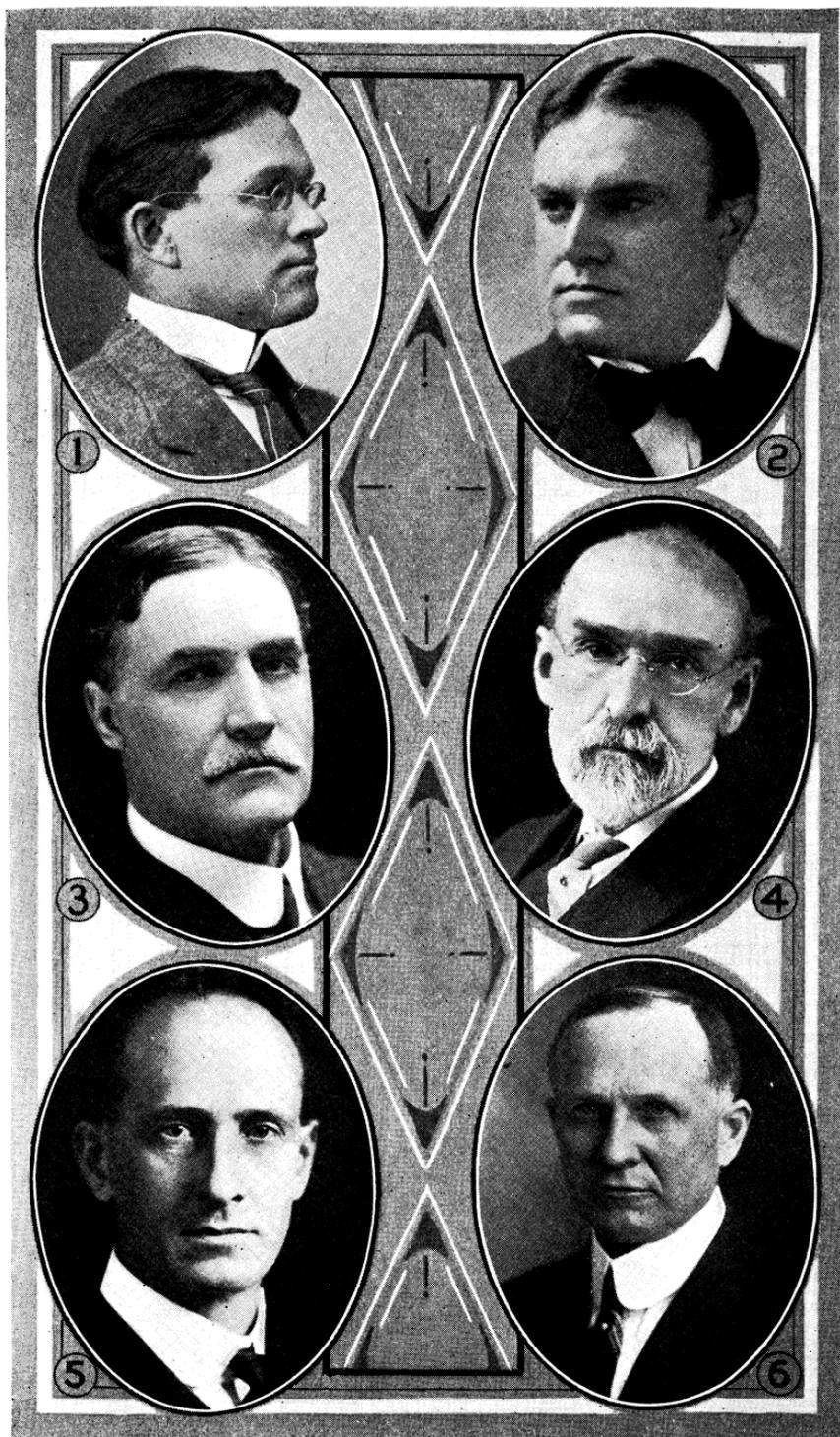
M. C. POTTER, Milwaukee.

A principal tells me that a little while ago, on a certain Friday, he sent a superintendent's circular some ten years old, around his building for the careful perusal of his thirty or forty teachers. He sent a personal request for a very careful reading. That evening some twenty of those teachers prepared for the afternoon reception announced for Friday evening, ten or twelve years before. And that is no laughing matter. Surely nobody blames them for overlooking the little detail of a date line when there seemed a prospect of actually meeting a really, truly superintendent of schools in the flesh, off guard, outside of his office. Circulars are no such heart-warming, sunshiny, energy tapping, thought provoking, courage instilling, gloom dispelling, lumps of heavenly leaven that any superintendent need think he has reached anybody when he writes one. I don't believe that sending them out ever helped any teacher very much anyway. Some of the liveliest teachers are the very ones who never seem to be able to really read the things. They may be better than frequent general meetings, but not much.

Yet it seems almost impossible to find the time for better relations from and those arising from formal meetings and circulars. The mere detail mechanical grind of office interviews and daily correspondence (frequently with people too wise to be helped any or to help anybody else) smothers your energy and day after day successively kills your hopes of living again awhile with glad children out in the schoolhouses where they live.

A superintendent's service to teachers varies inversely with the size of the system. In a small system of schools the attitude of the superintendent to the teachers is that of elder brother.

He shares their trials and their joys; knows the most intricate variations; is in each teacher's room often; can call Johnny and Willie by name; the boys and girls all know him and he knows them; it is a great family group. Another hundred teachers are added to his corps; still that personal contact; still a sympathetic understanding of individual cases with the hand of the superintendent willing and able to straighten out tangles. A hundred more are added. Now a comparatively arid field opens before him—that of office administration. A system of card cataloging becomes necessary; Jack and Joe are farther removed; the superintendent feels that he cannot help the teacher any more by direct personal methods. Nevertheless; he almost despairingly determines that his visits shall still be frequent in all the



1. M. C. Potter
2. Theodore Kronshage
3. Carroll G. Pearse

4. Charles R. Van Hise
5. Silas Evans
6. Wm. Kittle

classes, and sometimes he can still put his fingers on minute details. He is not known well enough for outside interests to assail him. Only occasionally some uplift campaign or other makes demands upon his time, but his sphere has not widened too far beyond that of principal teacher. He still can confine most of his endeavor to his little group of schools with individual teachers and children.

The place grows. A thousand teachers and more are subject to his supervision. Of necessity his visits to the schools are fewer. One school has as many teachers and children as the little town where he knew all the boys and girls so well. Fifty such systems now expect and deserve his attention. But he is not free to give all his time to his schools alone. More wealth and public-minded leisure in the larger city has given rise to numerous uplift movements, clubs, conventions and countless other activities. As representative of the people's children the superintendent must coöperate with all who seek the children's benefit. Tom or Dick has become a multitude; his teacher a complete group. A conscientious superintendent still endeavors to visit individual classes, but group contact has taken the place of personal contact. Associate superintendents, supervisors, principals and office assistants care for most details; in fact the ward principals handle practically the personal schoolroom functions—which were the Superintendent's in the smaller town. The superintendent has become the servant of the public rather than the immediate advisor and friend of the teachers.

Possibly this newer, wider, thinner, service is just as important as the real personal influence he once had on human souls; but it is far less gratifying to the superintendent than the bright smile of a happy, childish face, or the appreciative thanks from a teacher whom he has been able personally to encourage or perhaps help a little in her work. Now only occasionally can he meet a teacher in his office; oftenest she or he goes to the principal or district superintendent, whose personal, first-hand knowledge enables her or him to give the best advice and greatest help.

In his broader and shallower field the superintendent can direct only general policies, which must be administered to suit individual cases by the assistants and the principals. His work now is that of general organizer, community advisor, guiding public thought toward presumptively ideal standards of education.

In spite of all distracting outside demands, let me urge on the superintendent of every growing city, the giving of himself to his teaching body in the classroom as his chief "raison d'être."

He must know them directly and let them know him—together with all his hopes and ideals of coöperative good for the children entrusted to their common care. A superintendent must keep himself flesh and bone one with the teachers, or he must frequently feel the impulse to get out and make way for the cheaper and doubtless quite useful combination of time clock, adding machine, library catalogue, and filing cabinet.

WHAT TO TEACH IN CIVICS.

GOVERNMENT FOR SERVICE, DEMOCRACY, PATRIOTISM.

WILLIAM KITTLE, Madison.

Sociology teaches that society is static and not dynamic. Most people accept the existing order whatever that order may be. They believe that whatever is is right. As Jefferson wrote "mankind are more disposed to suffer while evils are sufferable than to right themselves by abolishing the forms to which they are accustomed." Most of us are conservatives. We are against the reactionary on the one hand who would restore an outworn order of society. We are against the radical on the other hand who would substitute an entirely new order of society. We are between the few who would go back to the "good old days" of a generation or century ago, and the few who would go forward to the Utopia of fifty or a hundred years hence. Between the extreme of ultra conservatism and the extreme of radicalism stand the great mass of the people, whose customs and beliefs and prejudices form the cake of custom.

But if society is static, the institutions of government are rigid. Institutions are the foundations and framework of society. Voting by ballot has been the foundation of local, state and national government. An institution like Congress has been a concrete column projected down through the history of the United States. The courts have been the steel girders of society. A city government is the framework upon which depend all the interests of the city. Every institution has the elements of permanency and rigidity.

The students in high schools cannot become deeply interested in a static society and rigid institutions of government. The boy in the high school takes far more interest in a field day than in an election day; in a game of football than in a game of politics; in the activities of his baseball nine, than in the activities of the nine members of the Cabinet; in his own social group, than in the group of men who control the government of his city or county; and the girl in the high school takes far more interest in social events than in political events.

But a third fact makes civics uninteresting to boys and girls in high schools. Government for the most part has been conducted according to the laissez-faire theory of government. Most of the teaching of civics has been on that theory. Most of the textbooks on government have been according to that theory.

The laissez-faire theory of government is admirably expressed in the phrase, "laissez-faire, laissez passer." Or let things take their own course. Do nothing in government which can possibly be done by private initiative. It means the minimum of government, and that the least government is the best government. It means as Prof. Free-

man wrote, that the ideal government is no government at all because all government is necessary evil and therefore the less of it the better.

The laissez-faire theory had its origin in bad government. Because the Bourbons of France for three hundred years and the Tudors and Stuarts of England for three hundred years made government oppressive, the people wanted the least possible amount of government. Because government had been made the instrument for the few, it was believed that it could not be made the instrument of service to the many. The fear of government led to the doctrine of a minimum of government.

Out of that background of tyranny on the one hand and fear on the other, came the writers and economists who taught that government shall not interfere in the economic interests of the people. Montesquieu and Jefferson, Adam Smith and John Stuart Mill, Humboldt and Herbert Spencer taught that government is best which governs least.

What has been the effect of this doctrine on the interests of the American people? The forests have been cut down and one-fourth of all the timber wealth wasted. Land grants equal in area to the German Empire have been given away to corporations. Coal deposits laid down here a million years ago have passed into the hands of a handful of men. The iron deposits have passed into the possession of a giant corporation. The water-powers are being combined into one unified ownership and management. Five thousand railway corporations have been combined into six great groups controlling the trade and transportation of a continent. The markets have been manipulated against both producers and consumers. Monopolies have multiplied. The cost of living has increased. The net result of the laissez-faire policy has been to give 95 per cent of all the wealth of all the people to 5 per cent of the people.

But this policy has also corrupted government. James Bryce in the 80's found organized lobbies for special privileges at every legislature bribing and intimidating the representatives of the people. Vice and public utility owners have combined to corrupt city officials. In the United States Senate sat, and still sit, the attorneys and agents of monopolies.

No wonder that students in high schools do not take an interest in civics. No wonder that they look on politics as hopelessly bad. We cannot build an interest in civics on that kind of a foundation.

But students in high schools can be interested in another policy of government. We must teach that government is only an instrument, a tool in the hands of democracy for service to all the people. We must teach this, not as an abstract theory, but by living examples. We ought to teach the work of such a man as Gifford Pinchot in establishing the forestry policy in the United States. We ought to teach the work of such a man as Dr. Wiley in guarding the people against the

food adulterators, misbranders and poisoners who stand ready at all times to emerge on the markets. We ought to teach the work of such a man as Judge Ben Lindsey in establishing juvenile courts in city after city. We ought to teach that government is the instrument for the conservation of human life, for social betterment, for the interests of labor, for service in industry and for the security of democracy.

We ought to teach that government is entering on a new era. For a hundred years, government was used as an instrument to safeguard political rights. Little by little, government has been used to safeguard economic interests. Government is now beginning to handle the problems of social interests, the problems of poverty and vice and crime.

There are in this country 10,000,000 people who do not have sufficient food and clothing and shelter. They are ignorant and inefficient and for the most part their ignorance is the cause of their inefficiency. They are in the factories and shops and on the streets of villages and cities. They are in the cotton and woolen mills of New England and the South. They are in the coal mines of Pennsylvania and West Virginia. They are in the steel mills of Pittsburg and the packing houses of Chicago. They make up that human drift which goes from city to city. They are ignorant and poor, but they are not necessarily vicious or criminal.

Allied to this ignorant and inefficient group, are the vicious and depraved classes. They are the parasites and poisoners of society 500,000 of these socially unfit seem to be permanently below the influence of home and school and church and even of government itself.

Then there is that ferocious group of criminals—pickpockets, thieves, burglars, highwaymen, bandits, gun-men and yeggmen. They make up an army three times as large as the combined armies of Lee and Meade at Gettysburg. But instead of being soldiers of bravery, of patriotism, they are soldiers of crime, and they wage a constant warfare against life and property.

And from these classes comes a voice which has never been silent in history. That voice was heard for a hundred years after the subjugation and degradation of Poland. That voice has been heard for three hundred years in the poverty and misery of Ireland. That voice was heard with savage notes of exultation in the French Revolution expressing some part of the pent-up rage of 20,000,000 people in poverty and oppression. That voice is now being heard from 10,000,000 people in the United States in poverty and vice and crime.

It is not the voice of patriotism or hope or progress. Nor yet is it the voice of vengeance. It is a cry for justice, a cry for help. And it will not always be heard in vain. It will some day reach the hearts and consciences of men. Just as fifty years ago, the white race of the North lifted the black race of the South into economic freedom, so let us hope that the 90,000,000 people in the possession of education, of wealth and of all the power of government, will lift these submerged

classes into economic and moral freedom. Let us hope that they will say to those classes in poverty and vice and crime:

They were sown in corruption, they shall be raised in incorruption.

They were sown in dishonor, they shall be raised in honor.

They were sown in weakness, they shall be raised in power.

DEMOCRACY.

We ought to teach directly the doctrine of democracy. We ought to teach the classical expressions of democracy: Shall the people rule? The will of the people shall be the law of the land. Government of the people, by the people and for the people shall not perish from the earth.

We ought to teach the great personalities of democracy,—Thomas Jefferson, Abraham Lincoln and Woodrow Wilson. We ought to teach the students in the high schools that there is no difference in principle between the democracy of Jefferson and Lincoln and President Wilson. We ought to teach that the constructive work by Alexander Hamilton and the democracy of Thomas Jefferson are both necessary to good government.

We ought to teach the three great instruments of democracy: the public schools, the public press and the political party. The public school is logically and naturally democratic. There is no chance for cast or privilege. The child of the poor man often ranks higher than his more fortunate competitor. In a purely intellectual race, money does not count. There is no financial road to learning. There is no trust in the discovery of truth, no monopoly in morality, no corner on the intellectual market. Brains take rank in the schoolroom, not money or social position. And in these high schools, the students themselves single out their leaders and pay a genuine tribute to intellectual work and worth. Standing above the high schools are the colleges and universities, centers of light and culture and centers of democracy. The public schools are the greatest instruments in the world for the permanent security of fundamental democracy.

The public press is the second most important instrument of democracy. When it is free, it represents the hopes and interests of the people. When it is bought, it represents the interests of its owners. We ought to teach students in high schools the difference between a free press and a venal press and that a venal press is a menace to democracy because it corrupts the foundation of democracy,—the making of intelligent public opinion.

But the political party is the most direct and immediately powerful instrument of democracy. Who can measure the influence of the great political parties on the ideals of democracy? Who can measure the influence of the great dramatic national conventions on the principles of democracy? Some one has said: "The Republican party was born, not to make men rich, but to make men free." It can equally be said of the Democratic party: It was born, not to establish human

slavery, but to establish political liberty. And it can be said of the Socialist party: It was born, not to create class antagonism, but to represent the hopes and economic interests of all those who toil in field and factory and mine.

PATRIOTISM.

We cannot interest students in high schools in a static society, in rigid institutions of government, or in the laissez-faire theory of government. We must teach by concrete examples that government shall be the instrument in the hands of democracy for service to all the people, and we must teach the doctrines of democracy and patriotism.

Just as we teach the classical expressions of democracy, so we must teach the classical expressions of patriotism. We ought to teach the patriotism of national independence as expressed in that stirring ode by Robert Burns:

"Scots, wha hae wi Wallace bled."

We ought to teach patriotism for liberty as expressed by the great national anthems. We ought to teach patriotism for national grandeur as expressed by Webster in that passage, "Liberty and Union, now and forever, one and inseparable." We ought to teach patriotism for duty as expressed by Lincoln on the battlefield of Gettysburg when he said: "Let us here highly resolve that these dead shall not have died in vain." We ought to teach patriotism over partisanship as expressed by President Wilson in his inaugural address:

"This is not a day of triumph; it is a day of dedication. Here muster, not the forces of party, but the forces of humanity."

We must also teach the personalities of patriotism. One man year after year has set forth to millions of people in the clearest and finest language the noblest ideals of patriotism. Another man from a wider platform and to a greater audience added the dignity and influence of the presidency of the United States to a moral interpretation of citizenship. The present incumbent of that high office is giving character and scholarship to the principles of democracy and to the patriotism of universal peace. Still another man is devoting his entire life to constructive measures of public service. In a far distant city a man is in a contest year after year for the rights of innocent children. In the city of Chicago, a woman is rendering a life of service to the submerged classes.

But not one, not all of these in the fine and noble work which they are doing adequately represent the full measure of patriotism which can be taught in the high schools. This onward upward movement cannot be separated from the past out of which it sprang. The "mystic chords of memory, stretching from every battlefield and patriot grave to every living heart and hearthstone," will not let the ideals of Lincoln die. Men will not forget what freedom and progress has cost.

The voices of the heroic dead are ever speaking. Their ideals pass on from generation to generation.

We must teach government for service to all the people, and we must teach democracy and patriotism.

TEACHING PUPILS HOW TO STUDY.

FRANK M. MCMURRY, TEACHERS COLLEGE, COLUMBIA UNIVERSITY.

The kind of studying that children should undertake in school finds its standard in the kind of thinking expected of young people in life outside of school. The main elements in such thinking include problems that are worth solution in the minds of children, a careful collection and organization of data necessary for the solution of such problems, a consideration of the relative values of these data, control over the facts up to the point of using them freely, so as to solve the problem safely, and throughout all of these activities, an abundance of exercise of initiative, or independence, on the part of the children. These factors of thinking are merely the elements of thinking that are found to be especially prominent in the history of the race, and also in the good thinking that is found among men of affairs all about us.

It is commonly supposed that the best ages for teaching young people to think or study properly are the years during perhaps the high school period, or the first years in college. It is probably safe to say, however, that the first five or six years in the elementary school are the most important ones for the proper inculcation of right habits of thought. The primary, therefore, should recognize a great degree of responsibility in developing right habits of study, keeping in mind that the characteristics of such study should duplicate the characteristics found in effective thinking outside the school. The recitation period itself, therefore, should show plainly provision for cultivating the habit of independence among children, the habit of weighing values among facts, the habit of organizing, and so on; but in reaching the above conclusion we find immediately a very striking difficulty. The recitation period ordinarily is contrasted with the study period as though that period was devoted to something radically different from studying or thinking, and the discouraging fact is that this is true. It seems odd that the period that children spend in the presence of the teacher is not ordinarily expected to be devoted to good thinking, but rather to reciting or reproducing what has been thought out at some other time. This conception of the recitation must be radically modified before children can be made to do the proper kind of studying. Furthermore, this conception of the recitation is so well established, not only for children, but also for high

school and college students, that the main elements in good thinking are just as plainly lacking among these more mature people in their recitations as among children. Yet the character of the recitation determines very largely the character of the so-called studying, and because the recitation at present means primarily reproducing what has been learned elsewhere, studying means simply memorizing. The conception of the recitation period itself therefore, must be radically modified, both for adults and for children, before the proper kind of thinking can be expected either in school or in college.

This modification can never take place satisfactorily without a very radical change in the curriculum, because neither children nor adults can really do good thinking until the subject matter that they are supposed to think on itself meets the conditions of such thinking. The power to think is not an ability that one keeps on hand to be applied to any kind of project that comes along. People can think well on some subjects and not on others, and the subject matter itself, therefore, must be adapted to the situation in such a way as to allow thinking. But even with our present curricula, made merely from the point of view of what is supposed to be worth memorizing, there are still great possibilities of training young people to think far more carefully than is usually realized. For instance, in a great number of recitations it is entirely feasible to ask for a consideration of the varying values of the different facts, some being more important than others. It is feasible to ask which are the broader facts and which are merely details supporting the broader facts. It is reasonable, further, to place the responsibility of proposing questions, correcting answers, and offering positive ideas upon the children, rather than to allow the teacher to carry all this responsibility. Much of this kind of work is frequently seen now in literature, and it needs to be carried over to other subjects.

HANDWORK IN THE ELEMENTARY SCHOOL.

L. D. HARVEY, MENOMONIE.

Many years ago Froebel recognized the need of the child for physical activity during the early years of his school life and worked out a definite series of exercises and mode of procedure for utilizing these exercises in the education of the young child. The present movement for organizing play as an element in the educative process of the child is recognition of this need of physical activity and of the possibility of utilizing it for educational ends. It might at first blush be thought that the presence of handwork in the elementary schools is a recognition of the same idea and in some cases this is true, but in the majority of cases it is not true. Historically,

handwork came into the public by way of the high school. In recent years it has been steadily but slowly working its way downward from the high school into the grades of the elementary school. In many localities this downward movement is due to the fact that some other localities have introduced handwork into the elementary school,—a kind of reason that may be used to explain very many of the things that happen in the public schools. They are there not because there is any well considered idea of what they are to do in the education of the child, but because superintendents want to be up-to-date, because school boards and people of the community frequently have a desire to be thought as progressive and up-to-date as are the boards and people of other communities. In other cases, this work has found a place in the elementary school because of the idea that it may be of value to the pupil in giving him that kind of motor and mental training that he can utilize in earning a living by the use of his hands.

Prof. James wrote more than twenty years ago as follows:

"The most colossal improvement which recent years have seen in the secondary education lies in the introduction of the manual training schools; not because they will give us a people more handy and practical for domestic life and better skilled in trades, but because they will give us citizens with an entirely different intellectual fibre. Laboratory work and shop work engender a habit of observation, a knowledge of the difference between accuracy and vagueness, and an insight into nature's complexity and into the inadequacy of all abstract verbal accounts of real phenomena, which once wrought into the mind, remain there as lifelong possessions. They confer precision; because, if you are doing a thing, you must do it definitely right or definitely wrong. They give honesty; for, when you express yourself by making things, and not by using words, it becomes impossible to dissimulate your vagueness or ignorance by ambiguity. They beget a habit of self-reliance; they keep the interest and attention always cheerfully engaged, and reduce the teacher's disciplinary functions to a minimum."

"Manual training methods, fortunately, are being slowly but surely introduced into all our large cities. But there is still an immense distance to traverse before they shall have gained the extension which they are destined ultimately to possess."

While Prof. James thus characterizes the value of handwork for the secondary schools, the last sentence seems to indicate that he had a vision of the extension of this work into the elementary schools and certainly the reasons he gives for its value in the secondary schools apply with equal force in the elementary school. Until very recently, when we have attempted to justify handwork in the elementary schools at all, we have done it on the ground of its cultural value. Mr. James sums it up in the statement that "Handwork will give us citizens with an entirely different 'intellectual fibre.'" "Intellectual fibre" is the resultant of mental activity and

every kind of mental activity is the resultant of some form of stimulus. To develop "intellectual fibre" then, it is the business of the school and the teacher to supply the right kind of stimulus in sufficient amount and variety to produce the kind and amount of mental activity which results in the desired mental development, or "intellectual fibre". Kindergarten methods during the kindergarten age and in the primary school recognize the necessity of some other stimulus for mental activity than the words upon the printed page or the words of the teacher.

The teacher, who is observing, has noticed the immense difference between the intellectual development of the child who has been led by wise parents to observe closely, not only nature, but the activities of man and the product of man's activity, whose craving for activity has been satisfied by opportunities for work within the range of his capacity and by being furnished toys, tools, and material whose use involves both physical and mental action, and the intellectual development of the child who has been denied most of these things. The one has a mass of associated ideas available for the interpretation of new impressions which the other very largely lacks.

In the elementary school where handwork is not provided as a part of the course of instruction, the stimulus for that mental activity which is to result in mental development is confined almost exclusively to words, either the words of the book or of the teacher. Words are symbols of ideas, but too often they are the symbols of the author's ideas or the speaker's ideas and not of ideas which the pupil possesses. His interpretation then of the words of the book or of the teacher is too often vague, inaccurate, or inadequate and his possession as a result of the impressions made by the words is equally vague, inaccurate, inadequate, and confused, and this kind of a product does not make for the best mental development.

The pupil who through his elementary course is called upon to react or respond so exclusively to the stimulus of words does not get the kind of training that insures the real reaction or response to the stimuli that come to him in the world outside the school on leaving it, which are not chiefly from words, but from material things, tools, processes, and the vast number of activities essential for success in the commercial or industrial world.

It is just as essential for the proper mental development of the child that he shall be provided with stimuli for mental activity from some other sources than books as that he shall be provided with such stimulus as the books afford. Without the former, his brain is but half developed. If we compare the kind and amount of thinking required in the study of any of the traditional subjects in the elementary school with the kind and amount of thinking which it is possible to secure through well organized handwork, we shall find that the latter has just as much value for mental development and the creation of "intellectual fibre" as has that which comes from the study of books and we shall find still further that it is a training in

response to the kind of stimulus which will be most largely in evidence in the affairs of life when he has left school. If he has no training in the elementary school apart from that which the study of books affords, he is seriously handicapped when his books are thrown aside and at an early age he attempts to find a place in the work of the world where the stimulus to mental activity is chiefly of a kind he has never had.

For the individual who does not depend upon skill of hand in the earning of a livelihood, the kind of training resulting from handwork is equally valuable with that resulting from the study of books, because it has increased his apperceptive mass of ideas and given him a wider range of mental activity, and therefore of mental development.

This, I take it, is an unanswerable argument from the pedagogic standpoint for the employment of handwork, definitely organized and systematically administered during the elementary school period.

I do not fail to recognize that outside of the school there is the stimulus of things, of materials, tools and processes, and various activities playing upon the child and to which he may respond more or less effectively, but I want to call attention to the fact that these stimuli are unrelated, unorganized, unsystematic in the order of presentation, and that therefore the result is not what ought to be secured in a definite, well-considered effort for the best mental development.

There is still another argument for the introduction of handwork into the elementary school curriculum and for giving it a much more important place in that curriculum than it has had up to the present time. That reason is found in the fact that nine-tenths of the pupils in the elementary schools will need to employ their hands in work, more or less skilled, in earning a livelihood, and that the child who leaves the elementary school with no training of the hand and lacking that mental training which is involved in all good hand training is seriously handicapped in the work of earning a livelihood.

This does not mean that it is the sole work or the chief work of the elementary school to teach a trade or a vocation. Most pupils leave the elementary school too young to have acquired a trade or any vocation demanding a considerable degree of skill, but it does mean that the elementary school period should be utilized to a fair degree in giving a wide range of hand training in dealing with tools and materials and in acquiring that related knowledge which gives him an industrial sense, as it were, and which enables him, both because of the mental and motor training involved, to turn his hand with greater facility to the work of the vocation or trade he may decide upon, and to change from one vocation to another where handwork is required, with greater facility than would be possible without such hand training.

Handwork in the elementary school will not make the child an efficient worker, but it will give him the fundamental basis out of which efficiency will come much more rapidly than would be possible without it.

There is still another reason why very much more handwork should be provided in the elementary schools than is now offered. It is found in the fact that 75 per cent of the school children of this country leave the elementary school at or before completing it and do not enter any other school. It is safe to say that a majority of this 75 per cent leave the elementary school at some time before completing the full course of study for the eight grades. Of this number, it is estimated that one-third or 25 per cent of the whole school population leave the elementary school because of necessity. Their parents can not keep them in school longer; they are compelled to go to work either for wages or to assist their parents at home. Handwork in the elementary schools for this one-fourth of the school population if definitely organized would be a great aid to them when they leave school to seek employment.

Fifty per cent of the whole school population leave the elementary school not because of necessity, but because the work in that school does not appeal to them nor to their parents with such force as to hold them in the school. We might extend the period of compulsory attendance and make the enforcement of the law more rigid, but every teacher knows that the child who dislikes the work he is doing in the school does not become a lover of it simply because the law says he shall remain in school. If one-half our school population are leaving school at too early an age, with inadequate preparation for life's work because the school does not appeal to them, is it not evidence that there is need for reorganization of the course of study and methods of instruction in the elementary school? It is a matter of very wide experience that when school facilities are offered where from one-third to one-half the time is devoted to well organized instruction in handwork, pupils remain in that school much longer than in the school which offers no such work. Not only do they remain longer, but they remain longer from choice. Their interest is much greater, their mental activity and consequently their mental development is greater. It is again a matter of experience that while these pupils may not learn a trade, they do get such training in school as enables them, when they go out from it, to earn a much higher wage than would be possible without that training, and that fact not only appeals to them and makes it an inducement for them to remain in school, but it appeals to their parents, and their influence is added to the increased interest of the child to induce a longer attendance at school. It is not a matter of question or doubt or theory as to the effects of work which can be given during the elementary school period if sufficient time is allowed for it to produce these results. It is a demonstrated fact. Properly organized courses of instruction in handwork in the elementary schools do

make an appeal to pupils and their parents. You may say it is an appeal on a low plane, that it is utilitarian, materialistic; but it is a plane from which the appeal reaches the people who are to be reached,—parents and children, and those who are wise recognize that if you are to induce people of their own volition to take a certain line of action, you must so present its advantage that it will appeal on a low plane, that is utilitarian, materialistic; but it is a mistake to think that people as a class, young or old, will ignore that viewpoint for themselves. I notice that they are not the last to demand an increase of salary nor the last to move from a sphere of great usefulness to another which offers a higher salary. I notice that the businessman who is figuring a certain per cent of profit on his year's business is continuously at work to see if that per cent can not be increased. I notice that the professional man steadily advances his fees as his reputation is extended.

What we need is a reorganization of the course of study in the elementary school and the introduction of a much wider range of hand-work with a larger proportion of the school time than is now given to it. This reorganization will make an appeal to a large proportion of the fifty per cent of the school population who are leaving the school too early. It will better fit them for the activities of the field, social and industrial, in which they desire to act. It will inspire many of them to continue on through the high school and the college, technical school or University. It will be the necessary beginning for more efficient men in the industries; it will make better citizens. I apprehend that there will be objection on the part of some teachers and parents who will say that the elementary school curriculum is already overcrowded. That is true; it is overcrowded. We have added one new thing after another as educational standards and ideas have developed, and I think we have added no new subject that does not have a very appropriate place in the all round development of the child. Fifty years ago, reading, writing and arithmetic were the principal subjects taught and most of the time in school was put upon these subjects. As we have added one new subject after another, we have been influenced by the old usages and have still kept on trying to do the same amount of work in each subject that we did when there were only one-half as many taught. We have not examined the subject matter of our course of study to determine what in a particular subject is necessary in the development of the child. We use textbooks as they are given to us without recognizing the fact that few textbooks are ever made as the authors would make them if they were to use them themselves. They contain much more material than most authors would teach or regard as necessary, because publishers, as a business proposition, make books to sell and insist that they shall contain material in such range and variety and amount as will meet the views of school authorities and teachers throughout the country. One wants one thing, another wants another, a third wants something else. Text-

book publishers say, "Give all three things," and then the teacher says to the pupil, "Take all three things." Thus we have overloaded our course and unless the nonessentials can be eliminated, there is no time for handwork.

During the last decade, legislation and statesmen have been agitating the question of the overloading of capital stock in the corporations of the country. Investigation has shown that large numbers of corporations have an immense amount of stock which is technically known as water. It represents no value and the demand is now that the water shall be squeezed out of the corporation stock. In the elementary school curriculum, there is a large amount of this watered stock, things of no value to the pupil, things not essential because some other things better serve the purpose. The demand in the educational world is for a squeezing out of the water from our course of instruction. When the water is squeezed out of the traditional elementary course, it will look much less formidable than it does at the present time. It will leave place and time for the introduction of other elements of higher value.

There is another objection to this introduction of handwork made by some people who seem to me to ignore certain elements that are present in the case. They are the people who say this kind of work has not high cultural value and they begin to compare it with Latin and the science, forgetting that we are not talking at all of the people who are studying Latin and science. We are talking of the fifty per cent of the school population who are not entering the high school and for whom something needs to be done. For the twenty-five per cent who are compelled to go to work, the continuation schools we are developing in Wisconsin furnish the best possible means for carrying on their education under the conditions that exist. The continuation school ought to be no place for the child who leaves school because of choice. There ought to be in the public school the kind of work that will keep him there, and to make the continuation school with its five hours a week a substitute for thirty hours a week of work adapted to the needs and tastes of the pupils is a poor substitute.

Throughout this entire country, there is today a steadily rising demand for a new line of educational work,—one that shall be devoted not so largely, as in the past, to the preparation of pupils to meet the entrance requirements of some higher school, but to prepare them for the activities of life and a recognition of the fact that the majority of these pupils will never go beyond the elementary school as at present organized and that therefore the work of that school must be modified not only to meet this demand for preparation for life, but to present an appeal which will awaken the interest and arouse the ambition of many a pupil to remain in school much longer than he would if present conditions continue. This demand recognizes the value of well-organized handwork during the elementary school age and justifies efforts for the development of that work.

There are people who have held their thought so closely to the importance of vocational and trade training that they have lost sight of the value of that kind of handwork and related work in what may be termed pre-vocational training, in their thinking chiefly of the skilled workmen they have forgotten the elements out of which skill is developed. From their viewpoint they tell us that handwork or manual training has been a failure. They might as well say that every other subject taught in the public schools has been a failure. What they should say is that there has been a failure to give the right kind of work in proper amount in the elementary schools and a failure to give beyond the elementary school the specific instructional work which they are demanding.

Because handwork given for one hour a week in the seventh and eighth grades has not prepared skilled mechanics is no reason why handwork throughout the elementary school should not have a much more important place than at present. These men undertake to differentiate very sharply between manual training and industrial or vocational education. They seem to overlook the fact that skilled workmanship with the hand involves training of the hand and that such training of the hand is manual training. It may not be the particular kind of manual training they have been acquainted with, but that is the fault of their acquaintance. I have already shown that there is no possibility of training the hand without training the mind as an antecedent condition of skill of hand. Wherever manual training has been a failure, it is because it has not been properly organized, and more largely because too little time has been given to it, and frequently because the people teaching it have inadequate preparation and little aptitude for teaching it. Under similar conditions any other subject taught in the public schools would be a failure. The questions are: What is the value of such work to the pupil when it is properly done? What is the effect of the appeal which it makes to pupils and parents? What time should be given to it during the elementary school period, and what extension of it should be made beyond that period? What kind of preparation should the teachers have who undertake to administer this work in the schools?

Let us not forget that this idea for handwork in the elementary schools is not for any kind of handwork, but for such kind and amount as the best thought and experience show to be necessary; that it does not affect the limited number of pupils who pass on into the higher schools, but that it does affect and is in the interests of the majority of the pupils who enter the public schools. The advocacy of more and better hand training in the elementary school does not imply any decrying of cultural subjects or their value. It does not eliminate any element of cultural value now found in the elementary schools. Whatever cultural handwork may have had in the past can be retained when the necessary modifications are made in that handwork to make it more directly contribute to later efficiency in action.

The plea is for such a reorganization of the elementary course of study and methods of teaching as will give a larger opportunity for education than is now possessed by the majority of the children of this country.

THE PROBLEM OF ECONOMY IN ELEMENTARY ENGLISH TEACHING.

JAMES F. HOSIC, Chicago.

Economy in Education is now the slogan. The passion for efficiency which began with shop practice has reached the school. A few years ago we were talking of enriching the course of study. Now we seek to select among the many possible human experiences those which are essential and which are at the same time appropriate to the learner. And by refinement of method and more definite measure of results we hope to secure a better return for the same outlay of time and effort.

Unlike other subjects English does not face a possible curtailment of its opportunities. It was never so clearly recognized as now that education in the vernacular takes precedence over every other form of training and culture. Economy in English is sought in two directions. We must learn what to teach and how to teach it.

The present course and present methods are largely traditional. This is inevitable and desirable. We must have faith in analyzed educational experience. We do what we do because it has been found to work. To a degree, whatever is, is right. But rapid and certain progress can be attained only by rational methods. We must have a conscious program of reform, and we must pursue definite scientific methods of experimentation. Fumbling must give way to a sure grasp.

How shall we determine the essentials of the elementary course in English? First by making up our minds clearly and positively what the elementary school is for. That school is democracy's most important instrument. The elementary school must take the children of all the people, imbue them with the democratic spirit and develop their capacity for industrial, political, and social service and for the enjoyment of all that is best and most beautiful in their environment. Service through culture and efficiency, this is the aim of the school.

But what subject matter is of greatest value in developing the will and the ability to serve and to enjoy? The answer must be found in a painstaking, long continued, far-reaching study of our society. Not merely that which is vaguely supposed to discipline the mind, but that which has been found to meet the actual needs of life in our day must be taught in the school, and it must be taught when it will satisfy a real need in the life of the children themselves.

How we are to learn what to teach and when to teach it, is significantly illustrated in recent investigations in spelling. Leonard Ayres found that the vocabularies of business and personal letters do not ordinarily exceed four thousand words. Professor Jones has demonstrated that the actual composite written vocabulary of 1,500 children in their entire elementary period was only about four thousand words. Both investigations indicate the folly of drilling elementary children on ten or even fifteen thousand words. How much more sensible is the practice of cities like Milwaukee and Cleveland, which first discovered what the actual written vocabularies of the children of the various grades were and then concentrated their drills upon these.

Similar steps are being taken in regard to reading, composition, grammar, and literature. We are in a fair way to find out by scientific methods what material is of greatest value in each of these fields and also at what stages of advancement it is most appropriate.

But economy and efficiency require good methods. What these are we shall never be able to decide until we get something more exact and dependable than mere personal observation and impression, however wide the consensus resulting from it. Most of the tests commonly applied within the school are inadequate. They do not correspond to the actual situations which life outside the school presents and the standards of measurement which are applied are too vague and uncertain to give a satisfactory indication of the degree of success or failure. When one teacher marks a certain child's composition zero, another 65 and another 95, it is evident that that child's chance of promotion was wholly a matter of luck. The fact is that no teacher or school officer today is able to tell whether a pupil or a class is up to grade or not and he has no satisfactory way of finding out. In general a child spends a year in a grade and gets what he can. How much this is depends upon what his fate, kind or otherwise, has decreed for him in the shape of teacher and principal. The wreckage resulting from the happy-go-lucky voyage is painfully apparent to all.

A small beginning has been made in working out objective standards of measurement and of determining the efficiency of various methods of instruction. Spelling is again the English subject in which most progress has been made. Experiments carried on in the Horace Mann and other schools and in psychological laboratories have given us fairly certain knowledge as to the best way to learn to spell. Reading seems likely to come next. A few composition scales have been devised. Last of all, and least ponderable of all, will come literature, which will never yield itself to even approximately exact measurement. And yet a much more satisfying consensus than any yet obtained is possible even here. And certainly a better view of the real nature of literature and its method as an expression of the human spirit would greatly enhance the value of it.

THE SCHOOLS THAT MADE DENMARK FAMOUS.

H. W. FOGHT, WASHINGTON, D. C.

(Stenographic Report.)

Denmark is one of the smallest kingdoms in Europe to-day. One hundred years ago this small kingdom had a very intellectual system of rural schools and to-day a very commendable system of schools of agriculture. Denmark is, in a so-to-speak way, the stepfather of the agricultural school.

The climate of Denmark is not an excellent climate at any time and yet it is one of the countries that is at work at agriculture all of the year.

Denmark has accomplished in recent years a great deal in the agricultural schools. One hundred years ago there was no system of teaching agriculture to the people. There was no efficient system of teaching. To-day it is the most scientific system to be found anywhere in the world. In Denmark it is quite proper for the young people to begin at the age of 6 or 7 to go to the agricultural school. Do you realize that the men and women who to-day are in the study of agriculture do not have the advantages of the men and women of Europe?

There are three schools in rural Denmark that are worthy of your attention. The first is the small district agricultural school where the children from 6 to 12 attend, then the higher school and then the Folk High School. Each of these schools has its own special function to perform.

In Denmark the farms are small, about 14 acres on the average for a large farm, down to the farm of three acres where a living is made.

In the small school of one room there is the smell of the soil.

The teachers are all in harmony with the people who are tilling the soil.

Take the coast of Jutland. Along this coast there are sands piled up by the sea. The boys and girls have been taught how to make a living out of this soil. The kingdom, which is one-fifth the size of Wisconsin sends boys throughout Europe and America to keenly compete with other nations in the product of their 1,500 coöperative creameries and they receive their education and their desire in the agricultural schools of Denmark, and they make good.

After the boy has gone through the Agricultural school, at the age of 18 he goes to the High School. Here he is taught everything that makes a man of him morally, mentally and physically.

While he is learning agriculture, the young woman of his age is learning household economics. I have visited the schools of rural Denmark. There is the little schoolhouse and in the same building or in a building adjoining lives the master. You see and smell the

fruits of toil. The master plays the violin. There is music in the school, for no master can hold his position unless he can sing, or at least lead the singing in the school and play the violin, which is a part of his course of study.

After the young man has been in the elementary school, he is able to make a mark in the world. At the age of 15, 16 or 17, which is the average age of the boy or girl when they are romantic, they commence to think of higher things. At this age the high school comes into play. The young man is taught the art of tilling the soil while the young woman is taught all that his helper should know.

I have visited these schools. On the night before I left I was seated comfortably in my chair expecting to hear some illustrious speaker from America, when I was called upon to talk to the young men.

That morning as was the custom, we had been called at 6:30. At 7 all of these husky lads were awaiting their breakfast. This was followed by an hour of study and then practical work in the field. Then dinner and after this dinner and more work. At 7 the day appeared to be ended, but we were assembled in the hall and I was then called upon. I talked for half an hour and then sat down.

They wanted more. I talked for an hour and then sat down. I had to give more. I talked for two hours and sat down when two or three Danish Americans asked that I talk to them in English.

After I had finished, the speaker of the evening was introduced. He gave a very elaborate talk on Germany and when he had finished there arose a lively discussion on Germany. These pupils are not at all confined to one subject or one age. I remember hearing that one of the most interesting talks they had was on Abraham Lincoln, the emancipator of the slaves.

There is no age limit to the school. I was at one session and saw an old lady of 85 there. I asked her why she had come and she told me that she had a small farm and was raising potatoes and they had scurvy. She had come to learn how to improve her crops. I saw another old man who said that he was 90 and that his wife was there for eleven days a year ago and came back eleven years younger and so he had come.

The schools of Denmark have accomplished a great deal and if their story could be carried to us, it would give us what we need in the way of the rural and agricultural schools.

WHAT SCHOOL SUPERVISION SHOULD BE.

C. F. VIEBAHN, Watertown, Wis.

Teaching school is a difficult art in which perhaps no mortal can claim to have attained complete mastery. Good character, natural aptitude for the work, thorough preparatory training, and an active interest in the teaching process are all essential for the teacher. But when she is to be put in charge of a school, one thing more is needed to make her career as a teacher successful. She should be given the opportunity to do her work under intelligent, sympathetic and helpful supervision. All teachers need to work under proper supervision to develop, conserve and increase their teaching power.

The work of teaching requires the attention to many necessary details, some of which possess a natural and direct interest; others do not.

Now, it often happens during the school day that the teacher is tempted to neglect giving proper attention to many things that offer her but little interest, but which are necessary or desirable for the proper procedure of the work before her. The right kind of supervision will tend to prevent the occurrence of this fault. It will cause the teacher to see her school not only through her own eyes, but also through the eyes of the supervisor.

Efficient supervision should mean intelligent inspection, careful inspection, frequent inspection and helpful inspection.

For intelligent inspection the superintendent or supervising principal should be an educational expert who has had considerable experience in teaching and possesses a thorough understanding of the educative process. But whatever his attainments may be, he should still be a student of education who continues to learn by his contact with schools and teachers. To secure careful inspection the inspector should be made responsible to the state superintendent or to some other higher educational authority to whom he should be required from time to time, to give an account of his work. Much of the school inspection now practiced, especially that of rural schools, is by short flying visits.

The superintendent in inspecting a school has many things to observe and examine. Some of those that require his careful attention are the following:

1. The condition of the buildings and grounds.
2. The warming, lighting and ventilation of the schoolrooms.
3. The cleanliness and neatness of the rooms and of everything in them.
4. Appearance of the grounds—trees, shrubs, flowers, etc.
5. Pictures and decorations on the walls.
6. Library and books of reference.
7. School records—are they properly used?
8. Appliances for teaching—blackboards, maps, charts, globe, etc.
9. Attendance of pupils as shown

by the register—regularity of attendance, cases of tardiness, withdrawals. 10. General appearance of pupils, their behavior in and out of school. 11. The movement of classes and other routine activities of pupils. 12. The language and manners of pupils in their free intercourse with one another on the playground, etc. 13. The personality of the teacher; her attitude toward the pupils and of the pupils toward her. 14. Does the teacher by her bearing, language and active interest exert a helpfully stimulating influence on her pupils? 15. The course of study: Is it followed? Is it adapted to the needs of the school? 16. The daily program: Does it give recitation and study periods in their proper order? Is the proper amount of time given to each exercise? 17. Are classes when not reciting kept profitably occupied with proper seat-work? 18. Does the teacher hold the attention of the class reciting? 19. Does she or the pupils do most of the talking in the recitation? 20. Do pupils generally show good preparation for the recitation? 21. Do they recite with good oral expression? 22. To what extent do they recite from topics? 23. During the recitation are all the members of the class encouraged to express themselves freely on all the topics and questions that come up for consideration, and to point out omissions and mistakes? 24. Does the teacher properly test the preparation of each pupil in the class? 25. Does the teacher make effective use of drill exercises? 26. Does the teacher teach her pupils how to study their lessons, when they need such help? 27. What methods does she use? Does she make good use of development lessons? 28. In what different ways are pupils benefited by the recitation? 29. Are her pupils interested in reading good literature? 30. Are the parents of the pupils interested in the school?

To make the number of inspections sufficiently frequent, there should be from seven to ten good inspections a year for each school and teacher. Everything else being equal, seven inspections a year have much more than seven times the value of one inspection a year. The effect of an inspection that is not soon followed by another is soon lost, while if the intervals between successive inspections are short, each inspection is reënforced by the succeeding one.

After the inspection the superintendent should have a conference with the teacher whose school he inspected. But before such a conference takes place he should feel sure that cordial relations exist between him and the teacher. He should make his teachers understand that no one possesses a perfect mastery of the art of teaching, that he himself is a student of the art and that he has still much to learn, and that all teachers should be students of the art and science of education. In speaking or writing to her about her work, he should always try to find something to commend. When he begins to tell her of her defects as a teacher, he should begin with that one for which a remedy can most easily be found.

He should invite her and others whose needs are similar to join him in the study of educational problems; and he should generally

propose problems the solution of which tend to increase teaching power. The superintendent in guiding his teachers in the solution of educational problems, should seldom give directions. He should sometimes advise; but generally he should teach teachers to think out the right way themselves.

SHALL THE SEXES BE TAUGHT SEPARATELY?

M. V. O'SHEA, University of Wisconsin.

(Stenographic Report)

Mr. Chairman, Ladies and Gentlemen: As I listened to Mr. Kittle discussing his subject, I wondered whether you would be able to make the jump which would be necessary properly to consider the subject which has been assigned to me. If I had been given the opportunity to choose among fifty subjects which I would discuss here I would have chosen this one last of all. Four gentlemen have been appointed to discuss this subject after me. They have been asked to present practical details, and I have been commanded to deal only with the general principles upon which these details depend. Now, these general principles are so obscure, and it is so difficult to get exact information relating to them, that it is impossible to be definite or certain with regard to any one of them. And then some of them are of such an intimate character and involve such personal experiences that they are more easily thought about than discussed in public, and I trust you will keep this fact in mind as the discussion proceeds.

If the question which the chairman proposed in introducing me had been proposed a hundred years ago in this country, nine out of ten schoolmen as well as laymen would have answered it in the affirmative. They would have said: "Why, of course, the sexes must be educated separately! The mind of man is different from that of woman. Besides it is the business of woman to deal with the things of the home, and for the man to deal with the world outside, and so the education of the one must be different from that of the other." But if this question had been proposed twenty years ago (I can remember the discussion of it in those days) nine out of ten schoolmen as well as laymen would have answered it in the negative. They would have said: "There is no sex in knowledge. The girl needs to have her mind disciplined as well as the boy, and there should be no difference in their education."

If you ask this question anywhere in America to-day, you will find some of the people answering it in the affirmative and some in the negative. There is some discontent with the existing conditions in respect to the education of the sexes. This indicates the shifting

attitude and the unsettled opinion in our country regarding this complex question.

Suppose you go across the sea and ask this question in any country of the Old World. Ninety-nine out of every hundred people will answer it in the affirmative, at least so far as it concerns boys and girls during the teens. They will say: "It is impossible for boys to be in the same classes with girls and give attention to their work. Nature has made them fundamentally different, and they cannot be together with safety either to intellect or to morals during the teens."

Now when one finds opinions differing so markedly how can he be positive in his own views? It is impossible to conduct effective experiments on this subject. The only test is the test of experience, and certain phases of this matter have not had time enough to be tested. The best one can do is to be guided by the results of the practice of nations. But now go across to the Old World and note the results of an educational scheme based on the conception that boys and girls must be kept apart during their teens at least. Compare the results of that system with our own. I have not yet found a man who would say that the results of our experiment have shown that there is danger in it. Intellectual, moral, social, and ethical conditions are better, speaking generally, with us than in any country across the sea. It would be wrong to suppose that these conditions are due wholly to our system of education, but that this system is mainly responsible for the present wholesome relations between men and women no one can doubt.

The visitors and scholars who come frequently to our University from the Old World agree that there is no other country in which women have acquired such independence, and have achieved such a high degree of intelligence, self-control, and personal attractiveness as they have in this country. That our system of education has been chiefly responsible for this happy result is practically certain. There are other factors, but this is the most important one. The independence of women in American life is an indication that we have achieved a higher type of civilization here than has been reached in any other country. It is not easy for one to make himself understood in discussing this subject, but I must at least express the conviction that the tone and temper of any civilization depend very largely upon the status of its women, not so much on account of the influence they exert directly upon the thought and action of people, as because of their influence in determining the ends toward which the energy of men will be expended. My own thinking along this line is based upon biological conceptions, and it is probably a biological law that society rises or falls according to the way in which masculine energies are expended. And the point is that the things which men try to attain are determined primarily by the character and activities of women. Now, when the range of woman's activities is narrow, when she lacks intellectual and esthetic attainments, when she is subservient, when her favors can be

easily gained,—that is to say when man does not have to restrain his impulses or cultivate complex abilities in order to attain feminine favor,—when these conditions exist, civilization will always be on a low plane. I have tried to study this thing at first hand in the older civilizations, and I think there is no exception to the general principle. Man is first of all a biological creature, and nine-tenths of his activities are determined on the biological plane, though in theorizing about society and conduct we often overlook this fact. This all means that the more varied and complete a woman's training can be, the greater will be the range of activity, and in general the higher will be the type of conduct of man.

There is another point that ought to be stressed. If women should be highly educated, but if they should be left unfamiliar with boys and men, so that they would not be at ease in their presence, and there would be strangeness and tension in their relations with them, then the end could not be accomplished of holding and directing men's attention and energy. Under such conditions, masculine energy would be likely to be expended in a low physical circuit. One can see that sort of thing going on in older civilizations and in some places in our country to-day. Further, if woman should receive intellectual, esthetic, and ethical training, but if she should be neglected in regard to training for personal attractiveness, the result would not be fortunate as far as the development of a high type of social life is concerned. You see I am basing my views upon the conception that men's energies must be expended in the attainment of ends established by attractive feminine ideals. But they must be *attractive*; that is the point.

Again, in the biological scheme it is designed that man should have qualities of courage, endurance, adventure. Woman should have qualities of personal attractiveness, domesticity, and the like. Now, if in our educational scheme we should ignore this biological distinction, we should lower instead of elevate social conditions. Any educational program which would weaken the distinctions between femininity and masculinity would be exceedingly unfortunate in our country. The particular qualities of the sexes must be emphasized instead of ignored in any educational system. It follows then that while being educated with the boy, the girl must still receive training which is not suited for him, but which is absolutely essential for her. The qualities wrought out in woman through biological evolution have been those of faithfulness, of constancy, of conscientious devotion to duty; but these qualities have not been emphasized to any extent in the development of man, and they are not exhibited in the boy. This means that the boy will need greater urging than the girl in the work of the school, and if he be dealt with in just the same way as the girl, either he will not be sufficiently urged, or she will be over-stimulated.

There is another consideration which advises that while the sexes should receive some of their training together, they should at the

same time not be treated precisely alike. The most essential thing for the boy is to preserve a certain chivalric and romantic relation toward the girl. People sometimes say that the boy should be early disillusioned, meaning that he should acquire such familiarity with the girl that there will be no reservation in personal qualities or action,—that everything will be revealed. There could be no greater fallacy than this. The chief spur to effort in the boy or man is romantic in character; it is a feeling that there are things in the feminine character which have not yet been either revealed or attained. The greatest harm that could be done to any masculine person is to disillusion him in the sense in which this term is commonly used. This, too, is a biological law of fundamental importance in the development of masculinity.

There is a possibility that under our present system of coeducation, there is too great familiarity between the sexes so that something of the idealistic and romantic is lacking. Certainly one sees on a college campus evidences of a blasé condition with regard to the interest of the sexes in one another. This certainly is a tragedy viewed from the standpoint of the highest development of both the boy and the girl. Commonplaceness is to be avoided above everything else in their relations. Here is the problem: We want boys and girls to be sufficiently acquainted so that they will not be strange or ill-at-ease in one another's presence, but we do not want them to go so far that they will be unmoved or uninterested or neutral in one another's presence.

The people who come to us from across the sea are fond of saying that coeducation has robbed girls of their femininity; that they are too forward, even brazen. At the same time visitors come to us who admire the independence of the American girl and woman. They are pleased with her capacity to hold her own in conversation, and even perhaps to lead in it; but of course this thing can be carried too far, and it may be that it is already overdone in some places. Police officers say that the American woman presumes upon her position, and insists upon everybody's deferring to her. It is said that automobile accidents are due in considerable part to the tendency of girls and women to expect that they have the right of the road wherever they are. Other interesting reports have been made upon the apparent tendency of the American woman to assume that everything exists for her gratification. It may be that this thing is overstated, but at any rate, it is a matter which should receive attention. If carried too far, it will mean the defeat of the very thing we have been striving for,—cultivating attractive femininity. It may be that in some sections woman has already become domineering, which must prove to be extremely disagreeable and unfortunate.

We may turn now to another aspect of the matter. Many people say that there is no sex in knowledge so that boys and girls should study the same things in the same way. Undoubtedly there is no

sex in pure intelligence; but this is not to say that boys and girls, men and women, have the same intellectual interests or can do effectively the same sort of intellectual work. The attainment of knowledge depends primarily upon one's interests and needs. An individual who will have need for calculus will gain it in a much more economical and effective way than one who has no need for it; and the principle applies to everything that is learned. Now, the typical boy will have need for somewhat different kinds of learning from the typical girl, which at once sets up a distinction between them in the subjects which they can study to the best advantage. It is very superficial to say that because there is no sex in knowledge, therefore the sexes ought to study the same things. The girl ought to study subjects that are in the line of her needs, and the boy should do the same. It is absurd to say that a girl can study engineering as effectively as she can study household economics, though so far as pure intelligence is concerned, she might be able to do it. The principle applies to every detail of the work of boys and girls. The gentlemen who will follow me in the discussion will probably speak of the practical working out of this doctrine, and so I leave it without pursuing it further.

But I must say a word in passing upon the difference between the boy and the girl in their attitude toward any particular subject, or teacher. One who sees much of boys and girls of substantially the same age can hardly fail to be impressed with the difference in their estimate of the work of the schools. Here is a subject to which the girl applies herself faithfully, and she speaks well of the teacher. In her class is a boy who can do the work just as well, but who protests against it. He does not like it, he does not like the teacher, and he does not like the conditions under which he is required to work. This is a perfectly normal difference between the sexes. Nature made the boy dominantly motor. She made him for the out-of-doors. She has filled his muscles and nerve centers with impulses toward muscular exertion, toward competitive games and plays, toward concrete work with machines and material objects. But nature has not built the girl on just this same plan. The girl has all these tendencies, perhaps, in moderate degree, whereas the boy has them in a compelling degree. Again, the gentlemen who will follow me will undoubtedly speak of the ways in which these differences between the boy and the girl should be recognized in the management of the school, in the provision of teachers for the sexes, and in the method of presenting different subjects.

This subject is inexhaustible, and I must not permit myself to be enticed too far into it; but I must mention one other matter before I leave it. There is a shallow popular view that a boy and a girl develop together at the same rate. But all the investigations that have been made show that this is a false view. I have had placed on charts some of the results of recent investigations showing that

boys and girls do not develop with the same rapidity or come to maturity at the same time. They go along quite closely together up until the beginning of the teens, but thereafter, there are very fundamental differences between them. The girl develops more rapidly than the boy, and reaches maturity earlier than he does. Nature goes to greater extremes in the development of the boy than she does in the girl. This is one reason why the boy is so awkward, ungainly, and self-conscious, whereas the girl may be quite the reverse. Any one who has compared the boy and the girl of fifteen years of age must have noticed this difference. Now, there is a period of life when the boy is in the pupa stage and when he ought to be by himself much of the time. He will be made too self-conscious and he will be overstimulated, if he be in the presence of girls a great deal. This is the age when there ought to be at least partial segregation of the sexes. It would probably be of advantage to the boy if he could be with boys alone for some time, and have all his work planned on a masculine basis. It would be really better for a boy not to become too conscious of the girl until he is through the early stages of his adolescent upheaval. The longer he can be kept interested in purely masculine things without going to an extreme, the better it will be for him. The same is true in principle probably of the girl at a certain stage of her development. Their isolation must not be carried too far, that is clear; but it is dead certain that it would be of advantage to have at least partial isolation.

Consider further that biologically the boy is very sensitive at a certain period to the girl's presence, and he is likely to be over-sensitive so that he will be too greatly aroused in the girl's presence. This is the time when he needs really to be protected until his insurgent feelings and impulses get subdued a little. It would be much better for the boy in the high school not to be in the presence of girls at this time unless he is working constantly with them, and unless his attention is fully occupied in the things which they are doing together. And this is the essential thing, to have the boy and the girl work together, and not to be idle in one another's presence so that personal and sex traits come to the front. The one thing needful is to develop companionship and wholesome friendship in the attainment of ends in which they are both interested. This is the best way to cultivate the ideal relation and to counteract the unrestrained familiarity which was spoken of at the outset. If the boy and the girl are kept together in the school under these conditions, only good may result; but if no distinction is made between them in any way, and if it is not recognized that the period of the teens is a tempestuous one needing to be soothed and kept from over-stimulation, then only harm will result.

Here are a few of the more important principles relating to the subject assigned me. I have purposely avoided making detailed applications in order that the gentlemen appointed to discuss the matter may have a clear field for this purpose.

DISCUSSION.

JAMES E. ARMSTRONG, Chicago.

Mr. Chairman, Ladies and Gentlemen: I think you will agree with me that Prof. O'Shea has dealt in a very masterful way with this question, and so from the theoretical side there is no need of my discussing that at all. I agree with him in all that is said. I remember hearing Prof. O'Shea several years ago, and he has certainly made a great improvement in his attitude on this topic, because at that time he discussed coeducation in a long paper and I am thankful to say that there was a plan under experiment looking toward the solution of this question.

Now today I find that he has been discussing my phase of the question right through, and he has left for me just that one touch of the practical experiment to show you what has been done.

In the first place I was very much impressed years ago with this fact, that every valedictorian of a graduating class was a girl, without any exception, and it was very seldom indeed that the boy ranked as high as 90 for four years work. After an experience of some 15 years in high school work I just came to the place that I thought something ought to be done about it, and I commenced to think about what the reason might be that these boys were always so far behind that they never measured up in scholarship with the girls. The splendid book of G. Stanley Hall showed us the difference in the needs and training of boys and girls through their very important period of adolescence.

I therefore went to work and separated the boys and girls from the first and second years of high school and observed the difference between their methods of technique and work, to see what we might accomplish by having them separated. This effort met with great opposition. It met with opposition of two kinds, as every movement of that kind does that undertakes to change the established order of things. There were two classes of enemies to the movement, one, those who are opposed to the movement fundamentally. They were people who said that there is no reason for separating the boys and girls because they are absolutely alike, they need the same kind of treatment. They cited, of course, the splendid achievements of women and that this was a movement against the progress of woman, and that any separation of the boys and the girls in their classes was looking toward the old state of affairs. I had no objection to the attitude, but I said to myself, that is simply a mistake in understanding what this movement means.

One of the objections raised to it, of course, was that I was going to prove my point by giving the good teachers to the boys and the poor

teachers to the girls. Of course I had to be on my guard and very careful to see that none of those things were done.

I believe that the association of boys and girls in the social way in our schools is one of the greatest dangers. Where I felt that separation would be beneficial to both I separated them. That first year in order to prevent any criticism, a teacher who had a boys' class would also have a girls' class. I learned that was not a wise thing to do. I found that not all teachers, and you could easily see how this was true, were equally well adapted to teaching boys and girls. Some teachers could teach both, but as a rule not.

I took a vote upon this of the parents of the children after this had been in operation for a year, and to my great surprise I found that the parents were very strongly in favor of this separation. I asked those questions by a written note and sent home to the parents, and I sent it only to the parents of children who were in these segregated classes, and 90 per cent of the parents were very enthusiastic.

The next year we added the first and second year classes and we enlarged the plan to some extent. This time I didn't give every teacher a class of both boys and girls. I divided them according to what I thought was their greatest success in teaching one sex or the other.

The great thing that ran through those years was in the first place the great difference between boys and girls in their attitude toward their work. There was no need of changing the work, only in the method of presenting it. For instance, I remember in a class of Caesar the teacher likened it to playing a game of football.

My contention was in the beginning that there are three things, there ought to be more boys that would attend school, more boys that would continue through to the end of each year; and second that the scholarship of the boys should be higher; and third, I expected, if this thing were a success, that both boys and girls would be pleased with the experiment.

In the first place the attendance in the school gradually increased during the time that this investigation was made. It had increased in the case of the boys for ten years to 96 per cent. Only about 20 per cent of that before the classes were separated and the 70 odd per cent was after. The increase in the number of girls was only 38 per cent. A small part of that, only about 6 or 7 per cent was before the separation.

The next point, in regard to scholarship. At the end of four years a boy for the first time in the history of the school was the valedictorian of his class, and the average of all the boys of his group was about 2 per cent higher than the class theretofore, for the four years.

As to the feeling of the pupils, there was a very unanimous feeling of liking for this separation. The parents of all the pupils in school, 85 per cent of the parents expressed themselves very strongly in favor of the new plan.

It seems to me we are making a serious mistake in not recognizing this fact, that this whole thing is simply a method of making our pupils more effective in their work by giving them work along the line that they expect to go. We try, for instance, in physics to have a course in engineering physics that appeals to the boys and a course in household physics that will appeal to the girls.

This could be done in a high school of 300 or more. It would be too expensive to try it in the smaller schools, but where there are eight or ten classes of algebra, have so many for the boys and so many for the girls. There are many schools here trying this now. The teacher can get to understand them better, there is a more cordial relation between them, that there is not too great stimulation of each one in the presence of the other, and the fact we are preparing each of them more perfectly for what comes after, then I think we will make progress in educating boys and girls.

WILLIAM McANDREWS, New York.

Mr. Chairman, Ladies and Gentlemen: In our institution there are 5,740 pupils with hair ribbons, middy blouses and skirts, and if you come and look at them you would have no difficulty in telling that they are girls. Now of those 5,740 the number that intend to be men is so small that it is practically negligible, so that it seems economical for the people who are preparing these individuals for life to concentrate on those things that enable bright girls to become fine women. I fail to see anything to be gained by complicating the work by introducing into that establishment 5,740 youngsters in trousers and starched collars who intend to be men. What do you gain by it? The mere facility of running an institution which has a definite product, which is a fine woman, of concentrating your attention on that particular business would seem to suggest that running a school for girls or for boys was the most economical way in which it could be done, and if you say that by maintaining such an institution you are depriving them of the social advantages and the social education which comes from knowing boys, I would hasten to say that they are not with us all the waking moments of their existence. They are with us only five hours a day, 193 days out of 365, four years out of their three score years and ten, and all the rest of the time when they are awake they are living in families where there are, if the family life is ordinary, men or a man and boys perhaps, and that in their Sunday schools, their church life and the social life connected therewith they have these social opportunities. Therefore, what is the use?

A. H. YODER, Whitewater.

I want to just make two points. The first is, I believe in equality of opportunity for girls and boys in the schools, but I do not believe in identity of courses. However, I do not believe in forcing a young

woman to take a course of study that some man designed for her to take. We have not yet come to the place where we are quite fair to the girls in our schools. We want the boys to have a little better opportunity than the girls, so we haven't come to that place where we allow the girls the same freedom of choice.

Secondly, the presence of both boys and girls in the same high school does bring a problem. It seems to me, fellow workers, we ought to face the problem which is brought by coeducation.

GRAMMAR GRADES.

FRIDAY, 2:00 P. M.

Plankinton Hall, Auditorium.

Chairman—D. H. Schuler, Principal Sixteenth Ave. School Milwaukee.
 Secretary—Carrie E. Schwartz.

The Teaching of History—Its Purpose, Scope and Method—J. A. Wilgus, Department of History, Platteville Normal School.

The Teaching of English—James F. Hosis, Department of English, Chicago Normal College.

Japan—J. Paul Goode, Department of Geography, University of Chicago.

THE TEACHING OF HISTORY,—PURPOSE, SCOPE AND METHOD.

J. A. WILGUS, Platteville.

The discussion of this question really involves a larger matter, viz., that of history in the Elementary School.

There are two ways of looking at the subject. First, the older way, quite widely practiced, which makes history mainly incidental to reading and language. There is no history course, unless perhaps, the work of the last two grades may be considered as such. Here, an effort is made to give the children some notion of the main facts of United States History. Too often this work is formal, abstract, and unrelated to life, hence it is not really history teaching. Second, the newer way of looking at the matter, which is slowly displacing the other. This makes history a feature through all the grades because of the preparation of a systematic and progressive course. This view is based upon the psychological development of the race and of the individual, and finds its justification in its relation to the general function of education and the practical needs of life.

The newer view is unquestionably the better one, because it recognizes the value of history, first, as a study in general, and second, in its

relation to the function of the public school. These two points require a word of explanation.

As to the first one, the value of history study in general, there is so much agreement that we may dismiss it with a single statement, viz., when intelligently prosecuted the study of history has a definite mental, moral, social, cultural, and practical value.

The second point needs more attention. Considered historically, the modern public school came into being because the masses of the people wanted and acquired a station in life. Before this time, the classes were all-important for they alone had the advantages of education. But with the decline of feudal and aristocratic conditions, and the rise of the "third estate," the people began to get a position in life, and to demand a continually widening, deepening, and varying education, which has fitted them for the station which they hold today. The supreme purpose of the public school, then, is to furnish the masses of the people with that education which will give them a proper station in life. Hence the twofold function of the public school,—first, to serve the individual, and second, to serve the state. Thus, the public school must to-day keep open the door of life and opportunity to the child, so that he may learn how to live and how to grow; so that he may come to know himself and the world, and how to use himself, and eventually to develop all his powers so as to make the most of himself and to give the best he can to society and the times in which he lives.

Now as to the place which history study occupies in its relation to this function of the public school. The purpose of history teaching in the grades is to introduce boys and girls into the human world around them and behind them. For this world is, in some ways, bigger and more important than the physical or material world about them; because their life activity to-day, is more a matter of social relationship, dependence, and adjustment than it is of natural, physical environment. It is supremely important, then, that people know their human surroundings, and this they can secure only through an adequate study of history. Hence if the child is to make the most of himself, and to give the best he can to society, he must get an intelligent acquaintance with the human world of which he is a part; and learn as much as possible of what it is, how it came to be, his place in it, and his duty toward it. This requires a systematic course through all the grades, adapted to the ability and comprehension of the children. Such a course for the grammar grades would be:

5th Grade, the ancient Orient, and Greece and Rome.

6th Grade, Medieval life and times to the discovery of America.

7th Grade, the early Modern Age, European expansion, and American colonial life.

8th Grade, the new nation in the New World, or our own country and its history since 1783. Also, very briefly, the new Europe, the new Africa, and the new Orient.

The objects to be achieved in teaching such a course of history in the grades are also important. First, no effort should be made to fill the

minds of the pupils with meaningless statements of fact. But instead, every effort should be made to give children vivid impressions of persons, places, deeds, and ideas that will reveal to them the human world and life of other times. This should be done so concretely that they may experience other times, and not merely remember them.

Second, children should learn something of human progress and development, and thus become acquainted with the fundamental laws of history, which are: first, the law of change and movement,—for the human world does not stand still; second, the law of unity,—for notwithstanding ceaseless change, human affairs are linked together; third, the law of development,—for human progress is a matter of growth from age to age; and fourth, the law of intelligible cause,—for human events are not matters of accident, but are the product of adequate causes both physical and spiritual.

Third, young people should learn that history is a present reality and not merely a matter of past time. They should understand that history is humanity in action; it is the things people do and say and feel as expressed in their actions and creations; and that it includes not merely the wars and politics of a people, but also their manners, customs, habits, home life, religion, ideals, and other human activities. Thus will the children know that all these things which they see and experience in the life about them are the history of the present, to be preserved for after generations, as these things of the past have come down to us; and also that our present is not only connected with the past, but cannot be understood fully without knowing the past.

Fourth, pupils must get a general understanding and appreciation of our country's history, and see it at first, in its beginnings, as a feature in general human progress. Then they should get a very concrete and definite notion of its development and special characteristics so as to understand what it means to them and what their duty and obligation is toward it.

Finally, our boys and girls should know that while we have been making our history other peoples have been doing the same and that the human world is getting more and more linked together, so that much of what happens in our country concerns others and *vice versa*.

On their face such a course and the objects to be secured from it may seem formidable for children just entering their teens; and indeed these things can be made difficult. But they are not inherently so, and they may be entirely within the comprehension of young people and thus become most valuable to them.

Now a word as to method. My conception of this is, that method is something that results from a desire for achievement and develops with the effort at accomplishment. No arbitrary directions then can be given, for method is specific and individual. But a few suggestions may be offered based upon the fundamental laws of psychology and pedagogy. These are:

First, the law of impression, which is, that impression completes itself in expression. Therefore give the children every opportunity to tell

what they see, hear, read, and learn, about what they are studying. Let them approach these things in different ways so as to get them from all sides and to have deep and abiding impressions. Drill, but do it intelligently and not mechanically.

Second, the law of study, which is that of interest begetting effort and activity. Give the children a task to do, a question to look up, a problem to solve, a story to tell, an observation to make, an inference to draw, etc., and they will not only be interested but active in learning. Guide and direct them in this work of the association, organization, interpretation and presentation of historical experiences so that they may grow continually in mental power.

Third, the law of utility, which is the concrete application of knowledge to new situations and experiences. Teach the children to glean from their study principles and precepts by which they may explain and judge human conduct, not only as they may see it in the events they study successively, but as it may be found in current happenings. This will keep them on the *qui vive* and train them in that art of all arts,—the practical judgment and insight in human affairs—which is so necessary today and in time to come if they would adjust themselves easily and safely to the currents, eddies, and whirlpools of the modern human world.

If the children of the grades can be taught these fundamental things of life,—and they can be—it is their due and our obligation; for the Elementary School is the great common school where the masses are to get their schooling for life.

ENGLISH PROBLEMS IN THE GRAMMAR GRADES.

JAMES F. HOSIC, Chicago Normal College.

(Abstract)

It is now generally recognized that the seventh and eighth years of school constitute a part of a new stage of advancement and are not properly regarded as elementary at all. Organization of classes and methods of work appropriate earlier should here be replaced by plans more nearly in harmony with the work of the high school. In the general reorganization of these two grades English will, of course, be affected.

At the present time the problems of most pressing importance in the seventh and eighth grades are how to provide instruction adequate both for those who will go to high school and for those who must leave school and go to work, how to relate grammar to composition so as to secure interest in it and actual use of it, how to train pupils in reading for various purposes, and how far to seek to develop conscious appreciation of literary art.

As for the first, that training in accuracy and in practical forms of composition which is useful for vocational students is also useful for students going on to high school. Even the candidate for college should be taught to speak and write correct English and to prepare ordinary social and business letters. More than this it is folly to attempt with others. Good office help at half price is desirable from the short-sighted commercial point of view, but impossible in fact. It is indefensible to sacrifice matters of more fundamental importance in the attempt to meet a wholly selfish and foolish demand. To do so is to deceive and impoverish the child himself.

Grammar as a formal science has value in composition precisely as the principles of rhetoric have and not to a much greater extent. Grammar study which grows out of the actual work of the pupils and is applied to it does have value. It may be made systematic through the organization of the child's own experience.

Pupils in the seventh and eighth grades should be guided in reading various kinds of books for a variety of purposes. Poetry, fiction, and plays may well occupy the literature hour, but in connection with composition and other subjects, books of travel, of invention, of commerce, of history, etc. should be read. The essential thing is the ability to know how to grasp the structure and purpose of a book and to read by means of chapters, not merely by means of sentences.

As for conscious appreciation, let the pupils lead. So long as they give unforced judgments and explanations of literary devices and methods only good will result. Thus only can they build up rational standards of choice and learn to enjoy with the head as well as the heart.

THE NEW JAPAN.

J. PAUL GOODE, University of Chicago.

(Abstract)

Our nearest neighbor across the western sea is the old, old, young nation, Japan. It is old as a government, for the direct ancestor of the present emperor, Jimmu Tenno, came to the throne more than 2,600 years ago. It is young since it is within this generation that the nation has gone vigorously to work to learn the ways of the western civilization.

In position, Japan lies on the flank of Asia, with about the same continental relations to it that the British Isles hold on the flank of Europe. And Asian influence has permeated every phase of Japanese development. Their plant and animal life, the human stock, arts, and culture are almost wholly borrowed from the mainland. The festoons of volcanic islands which extend from the latitude of Winnipeg to that of Havana provide an empire considerably smaller than that of the state

of California. And yet upon this area, of 174,000 square miles, sixty million people make their living. Practically all of the food of these people comes from their scanty patches of arable land, or from the waters offshore. This means that agriculture comes to be very largely garden culture, as is illustrated by the fact that the average farm only covers 3.45 acres, and almost two-thirds of the total population consists of farmers. Only a little over eight per cent of the total land surface is cultivated, so that each acre cultivated must support three and one-half people.

In spite of all this, the most of the wealth of Japan is produced upon her agricultural lands. The realm is not richly supplied with minerals of any kind. There is some copper and some coal, and good use is made of these, but their total contribution to the world's supply is infinitesimal.

The most of the wealth of the country is produced from the soil, and the little farms, intensively cultivated, produce the great crops of rice, which is the staff of life in the country. And practically every acre of the land that can be flooded is given over to rice. The money crops of the farmers consist of tea and silk. Tea is grown on the uplands and slopes, just as the mulberry is, which serves as the foundation of the silk industry. The farmers are able to export about seven million dollars worth of tea each year, 85 per cent of which comes to the United States. One-fourth of all the farmers in Japan produce silk, and the Japanese are the largest silk exporters in the world, one-third of the export crop being Japanese, and we take three-fourths of that.

But the farmers' processes are archaic. The work is done almost wholly by hand by men and women, just as it has been done thousands of years. There is no place for labor-saving machinery, such as our farmers are familiar with.

The mountain slopes too steep for cultivation are occupied by forests, and yet the forest wealth is not so great as the forest area would suggest, for large fractions of the country are made up of volcanic rocks, which fall down into a very light worthless soil. In certain cases, it requires the greatest skill and attention to keep this soil covered with any kind of vegetation. In such places, the forest product is very small. Wood in Japan is scarce. The industry in wood, like most other industries, is largely one of hand labor and household organization. The modern factory has only recently been introduced and is making its mark in only a few lines, such as the spinning and weaving of cotton, shipbuilding, and a few others.

Industry in Japan, however, is old in many lines, with skill passed from father to son through thirty and forty generations. And so woodwork, carving, building, lacquer, basketry, paper-making, and architecture have all been carried to a high stage of development, in which artistic work of very high merit is the rule. Other industries such as bronze are very old, running back many centuries and furnishing us with certain works of religious art such as the Dai Butsu, or gigantic statues of Buddha, which are wonders in the world. Ivory carving, cloisonne enamel, and porcelain also are made to perfection, but very largely still

without any extensive use of machinery. Silk manufacture expresses itself as the highest art in the most artistic way in all the world in fabrics almost priceless.

In spite of all this refinement, the press of population upon the food supply makes Japan a very poor nation. Her burden of national debt lies upon the shoulders of her people more heavily than is the case of any other modern nation. Her small coal resource, not to compare with that of the state of Illinois, is the sanction for a Japanese ambition to become the masters of the sea, an ambition which she is in a good way to realize. She is making her own ships, her own engines, and she is equipping her own navy and army with their requirements, but paying a tremendous price for this ambition, which adds very greatly to a burden, already too heavy, which lies now upon the backs of her working men and women.

Kipling says, "Oh, East is East, and West is West, and never the twain shall meet," but they have met in Japan. The western factory is there with its smoking chimneys and its whirling machines, and the great unrest of the laboring classes is there just as it is in Germany and in England. The standard of living is rising more rapidly there than it is in western Europe, and the ambitions of the people of Nippon grow great as step after step of achievement is recorded. But let it here be set down that the lesson which certain jingoes are teaching us so assiduously, that Japan wishes to go to war with us, is sheerest folly. It is not only foolish, it is wicked. Japan has always looked upon us as her best friend among the nations. It is our American public school which has been most instrumental in putting the Japanese nation into the running with the western world. They want no quarrel with us. The last thing in all the world they wish is war, and the last people in all the world they want friction with is with the United States of America. What we need, and what we need sadly, is a better acquaintance with the Japanese, and we need to remove a senseless spleen which we have against them, largely because we have imposed upon them our negro color classification. They are an exceedingly superior people, cultured and refined, with ethics quite as good as ours, although in some details drawn from a different source. In many ways they are our superiors, and in every way worthy of just and generous treatment, not only in our own country, but in our international relations.

KINDERGARTEN AND PRIMARY GRADES

FRIDAY, 2:00 P. M.

Main Hall, Auditorium.

Chairman—Margaret Canty, Primary Supervisor, Milwaukee.

Secretary—Elizabeth McCormick, Superior.

Music—Double trio under the direction of Helen Poole, Milwaukee.

First Sopranos—Gertrude L. Reinke, May E. Brigham. Second

Sopranos—Helen T. Kelly, Almira J. Luebke. Altos—Judith M.

Rehnquist, Cecilia A. Colbert. Accompanist—Nellie Davis.

Relation of the Kindergarten to the Elementary School—Frank McMurphy, Teachers' College, New York City.

Problems of the Kindergarten in Wisconsin—Nina C. Vandewalker, Principal of Kindergarten Department, Milwaukee State Normal School.

Story Telling—Georgene Faulkner, The Faulkner School, Chicago, Ill.
Round Table Discussion.*Primary.*

1. Class Exercise in Reading—First Grade B Thirty-eighth Street School. Teacher, Lillian M. Hurlbut.
2. Dramatization—"The Three Butterflies." Primary pupils, Maryland Avenue School
3. Singing Games—Pupils from the Eighteenth Street School under direction of George Wittich.
 - (a) Did you ever see a lassie?—(Imitation involving ingenuity on the part of the leader and attention on the part of the players.)
 - (b) The Frog—(Imitation of the various activities of frogs.)
 - (c) Little playmate, dance with me.—(Dancing play to cultivate grace and sense of rhythm.)
 - (d) The Farmer—(Imitation of the various activities of the farmer in tilling and harvesting.)

Kindergarten.

Chairman—Miss Elizabeth B. Heiney, Supervisor of Kindergartens, Fond du Lac.

Secretary—Miss Edith Tainter, Viroqua.

 THE RELATION OF THE KINDERGARTEN TO THE PRIMARY SCHOOL.

FRANK M. McMURPHY, Columbia University.

(Abstract)

Two facts are pretty well established at the present time:

First, that there is no fundamental difference between children who, on the one hand, are from four to six years of age, and those, on the other hand, who are from six to ten. Their natures are much the same, the latter being simply more mature than the others, and having a wider knowledge.

Second, the younger the child, the more significant life is for educational purposes. Two years of training, in other words, from four to six, is likely to prove more influential than two years in college; simply because the younger one is the deeper the impressions are.

One might suppose, then, that the kindergarten, having been introduced nearly fifty years ago, would be recognized as a very important part of the school system, based on the same ideas as the primary school. This, however, is not true. In spite of the long years of trial given to the kindergarten, its very existence is now in question, and probably not over ten or fifteen per cent of the teachers and superintendents of the country at large, even consider the kindergarten seriously. Most persons regard it, at the best, as a sort of nursery, and a good kindergartner merely a good nurse-maid. There are numerous reasons for this disappointing fact, some of which are found in the characteristics of the kindergartners themselves. From the start, many of them have been almost fanatic disciples of Froebel, a fact which is very offensive to the average American. They do not believe in such discipleship. Again, many of them have stood for a symbolism which is not comprehensible to the average mind. It has come to be a sort of religion or cult with a good many kindergartners. Also, kindergartners have adopted educational terms which mystify the average teacher, these terms finding no counterpart in the elementary school, and, finally, kindergartners have isolated themselves peculiarly from the elementary teachers as though they belonged to a separate secret society having little in common. On the other hand, the great breadth of the chasm between the kindergarten and the elementary school is partly due to the elementary teachers themselves. They have usually made little effort to examine into the kindergarten and appreciate its merits.

All these reasons, however, are more or less superficial. There are others much deeper, and I desire to mention two more fundamental reasons for the wide difference between the two institutions.

The first pertains to the conception as to what a child is. The normal kindergartner regards a child from four to six as leading, on the whole, as rich a life as he ever will lead. That life calls for exercise of judgment, reason, unselfishness, initiative, and so forth, very extensively, and efficiency, or lack of it, characterizes little children as it characterizes adults. On the other hand, the elementary teacher sees comparatively little in the present life of the child. His life is comparatively barren. Exercise of judgment, reason, initiative, and so on, would be called for in some distant future, but not extensively at the present time.

These different conceptions of what a child is, naturally lead to radically different conceptions as to what education is. The kindergartner is primarily aiming to have a child live successfully now in the present. The kindergartner is working on the child's present tastes, is concerned with growth of proper habits. On the other hand, the elementary teacher is thinking of the distant future rather than the present, and instead of considering growth or nourishment as a primary idea, em-

phasizes the mere possession of facts. Knowledge and skill, in fact, are the watch words of the primary. We might, therefore, say that in the kindergarten the child is a plant. Ideas or facts are the soil for his nourishment, the teacher is the gardener, and teaching is merely supervising the child's growth. In the elementary school, on the other hand, the child is a warehouse. Facts are merely goods to be stored in this warehouse. The teacher is simply the business manager of the storage process, and teaching is the process of securing such storage. More briefly, we might say that the kindergartner is trying to enrich the child's present life, increasing his happiness thereby. The primary teacher is, rather, attempting to acquaint the child with the seriousness of life by occupying him with the mastery of the tools that some day will be called for.

From these statements it should be plain that there is, as remarked above, a very wide chasm between the two institutions. It is almost safe to say that the better the kindergarten the worse prepared the child is for the average primary school, and of course that fact suggests an enormous waste in the whole educational system. Some person, no doubt, might declare that my description of the primary school fits only the school of thirty years ago, but the school of thirty years ago is mightily like the school of the present time. Here and there is an admirable exception, but in spite of the enormous advance in the theory of education in the last thirty years, most schools are now very much as they were at that time.

It would be easy to show that these two institutions, the kindergarten and the primary school, both need each other to a very great extent. Probably the better educators in the country would admit that the ideals of the kindergarten are on a higher plane than those of the elementary school, one reason being that the latter has been subject to a demand for imparting useful knowledge that is very pressing, indeed, while the kindergarten has been entirely free. The tendency is now to require that the two institutions be governed by the same supervisor, and the tendency is a proper one. Numerous changes will have to be made on both sides for the benefit of both.

KINDERGARTEN PROBLEMS IN WISCONSIN.

NINA C. VANDEWALKER, Milwaukee.

The kindergarten as part of the system of public education in the United States dates back to the historic experiment to make it such in the city of St. Louis over forty years ago. The success of that experiment has been repeated in other cities with the result that the kindergarten has been adopted in nearly all of the large cities of the country, and many of the small ones. In 1913, there were over 7,500 public kindergartens in the United States, and an enrollment of over 300,000 chil-

dren. In view of the 4,000,000 children of kindergarten age, this number is by no means large, but it is sufficient to show what the problems of public kindergartens are, and to furnish some suggestions for their solution.

The problems in question are of several different kinds. Some the kindergarten shares with the grades; some grow out of the fact that the kindergarten is working upon a different conception of education from that of the school; and some are problems of the kindergarten itself. The last named ones must be worked out by kindergarten experts; others in part by the coöperation of kindergartners with principles and grade teachers. Some need for their solution a development of educational intelligence in the community, and still others an improvement in the training of both kindergartners and grade teachers.

The problems which the kindergarten shares with the grades,—those of attendance, equipment, number of children per teacher, etc.,—are nearly all intensified in the kindergarten. The problem of getting children below compulsory school age into the school is an illustration of this. It is seldom necessary for the teachers to go out into the byways and hedges to seek out the children who should be in the first grade. Unless the kindergarten is well established, the kindergartner often needs to do this very thing. This is due to many causes,—to the indifference of parents, their failure to recognize as education anything that does not concern itself with books, to their belief that the child of kindergarten age should be in the home, or to other reasons, too numerous to mention. The problem of getting an adequate attendance in kindergarten is, therefore, a very different one from that of getting this in the first grade. To accomplish it, the parents need enlightenment, not with reference to the kindergarten only, but in regard to present day conceptions of education in general. This is no small task—one which kindergartners and teachers cannot accomplish without the support and coöperation of the school authorities. It bears upon the kindergartner with special force, because her work is the least understood.

The methods adopted to accomplish this are many,—school exhibits and entertainments, play festivals, mothers' clubs, etc. In the last analysis, however, it is personal work,—home visitation,—that must be resorted to if the enlightening is to be effected, and for the building up of the kindergarten this must be done by the kindergartner herself. This work is considered of sufficient importance in many of the large cities,—Boston, Philadelphia, Washington, Pittsburg, Cincinnati, and others.—to organize the kindergartens upon the one session plan, that the kindergartners may have the other half day for home visitation and mothers' meetings. In the early days of the kindergarten movement, the two session kindergarten was unknown, since the instruction of the mothers in the principles of child training was considered fundamental to the best work of the kindergarten and the upbuilding of the home life of the people. The results of such work are apparent in the educational intelligence of the people in the cities where home visitation has formed a feature of the kindergarten work. Of this, Cincinnati is an excellent

example. In that city, there is a flourishing mothers' club connected with every kindergarten in which the problems of child training are studied in a most practical way. Such coöperation of the people with the purposes of the school has made possible the remarkable growth of the Cincinnati school system in recent years. Such a development of educational intelligence is needed in Wisconsin, which was recently rated as twenty-eighth only in educational rank. The kindergartners of the state would be glad to aid in strengthening the cause of the kindergarten and of better methods in the grades, if they were not burdened by excessive numbers, double sessions, and, in many cases, by inadequate equipment. The kindergartens of Wisconsin have many strong points, but in the matter of work with the mothers of the kindergarten children, they rank far below those of many other states. To make the school authorities see the value of such work, that they may make it possible for kindergartners to undertake it, is one of the kindergarten problems in the state.

If school authorities in general, many school principals and superintendents included, realized the true purposes of the kindergarten more fully, the kindergartners' problems would be materially lessened. The matter of the number of children per teacher is an illustration of this. That number has been practically agreed upon for the grades. If the principal realized the greater amount of care of the nurse-maid order that kindergarten children need, the greater difficulty of any work with them because of their lack of power of attention and self-control, he would see for himself that the usual number of children per teacher in the grades is too large a number for the kindergarten. If he considered the stage of development of the kindergarten child, he would realize that more than the ordinary amount of space is needed for the active games that children in this stage require. If he had analyzed the characteristics of the kindergarten stage, he would see the reason why the children need the material which the kindergartner asks for, and an equally good reason for the gardening and out-of-door nature work. He would then answer the question so often asked as to why kindergarten children should have so much more expensive an equipment than grade children by saying that grade children should also have it,—that the fact that the kindergarten has it is not an indictment against the kindergarten, but rather against the grades. Kindergartners ask for a more adequate equipment than many grade teachers do because their study of a little child's development has shown them what the nature of early education should be. They realize that kindergarten children are in the period of their greatest sense activity, and that the work must, therefore, provide adequate opportunity for the exercise of limbs and senses. This is the reason why the kindergarten material is needed, and why so much emphasis is placed upon the games. It is the reason why these should be supplemented by a third, and that is the outdoor work. In Froebel's own kindergartens, outdoor gardening and nature excursions formed as important a part of the work as that with the kindergarten material proper. It is through nature work that children

get the stock of mental images and ideas, which they need to understand their own lives and the lives of those about them, and the pictures and stories that portray them. This important phase of kindergarten work as it was originally conceived has been neglected in American kindergartens, to their great loss.

In a leaflet on Kindergarten Conditions, prepared by the Bureau of Education, Commissioner Claxton speaks of the needed provision for such work. Of the separate buildings in which many kindergartens are housed, he says: "A porch 12 feet wide is an important addition, and a garden where children may have individual flower beds, observe the common birds and insects, and play games, is essential." He adds that if the kindergarten is in a regulation school building, the porch may have to be omitted, but outdoor space for garden work should be provided. In this respect, as in the matter of neighborhood work, relatively few of the kindergartens of Wisconsin are up to standard. In many, the conditions are all that could be desired in the matter of floor space, assistants, number of children per teacher, and equipment of kindergarten material. In others, great improvement is needed. If a kindergartner has from sixty to ninety children in an average sized room, without an assistant, all attending all day, the work is little more than a farce. There are kindergartens in this room who have worked under such conditions, and both they and the children have survived, but the work that they might have done was frustrated by the conditions. Whose fault is it that such conditions exist? Not the kindergartner's, surely. Would an enlightened school principal tolerate them? He may be powerless to change them, you say. Powerless against what but an unenlightened public. It is an unenlightened public that considers anything good enough for little children, that holds a per capita expenditure of \$30.00 sufficient for young children, while it does not object to a per capita expenditure of from \$60.00 to \$90.00 for those in the high schools. The lesson, that the right foundation for all the children is of greater importance than the right finishing of the few, is one that needs to be proclaimed from the housetops in Wisconsin, as elsewhere. It is this niggardliness toward the work for the youngest children that is at the root of much of the poor work done, in both kindergarten and primary.

The problems which school conditions create to prevent good work in kindergarten are, thus, many. The large attendance restricts the children's spontaneity and the opportunity for creative self-expression. The lack of direct contact with nature prevents the development of the children's intelligence concerning the fundamental facts of plant and animal life. The demands of the grade teacher for specific knowledge on the part of the children in the lines that make for progress in the grades, diverts the kindergartner from the true purpose of her work, from the kindergarten standpoint. All these conditions tend to make her work mechanical, and to take on the characteristics of the school. In keeping her work true to the ideals which the kindergarten embodies, she gets little help from anyone. The principal does not, as a rule, concern

himself with the work done in the kindergarten, as he does with that in the grades. He can, therefore, give her little assistance in her real problems. The special supervisors,—those in drawing, music, and other subjects,—seldom understand the nature of the work that should be done with children of kindergarten age, and make demands that are impossible for them to meet. The help that kindergartners should receive from a kindergarten supervisor, but very few get, since such supervisors are to be found in but seven of the 140 cities and towns in the state that have adopted kindergartens. In several of the cities, kindergartners have formed clubs for mutual consultation and professional improvement. In the small towns, the kindergartner often does not see another kindergartner once a year. The kindergartners of the state are, therefore, free to carry out their own views and methods, but they lack the direction and leadership that they need to help them to realize their own highest possibilities in their work with the children. The fact that they have done as good work as they have, in view of the conditions, is greatly to their credit. How to secure the needed leadership is another of the kindergarten problems of the state.

The leadership just mentioned has been especially needed during the past decade, since the kindergarten has been passing through a period of reconstruction. This has affected the materials of the kindergarten, as well as the methods. Kindergartners have adopted the newer views in different degrees,—some, for that matter, not at all. In consequence, the work of different kindergartners at the present time may present great differences. There are many of the older kindergartners who would like to know the nature of and reasons for the changes, but have had no opportunity for doing so. They need assistance in applying present day knowledge of the child's development to kindergarten procedure. From the standpoint of that knowledge it is readily apparent that certain historic phases of kindergarten work,—the pricking, fine sewing, weaving, folding and cutting,—are injurious rather than beneficial to children's eyes and nerves. In consequence, nearly all the material has been enlarged. It has been affected also by important changes in method. Twenty years ago, reading was begun by teaching the children the alphabet first and having them combine letters into words, and words into sentences. In drawing, children were first taught to draw straight or curved lines in various positions, then to combine these into squares or other forms, and lastly to draw objects. The methods were synthetic throughout. This method prevailed in the kindergarten also. The children began with elements and pricked holes in little cards, which they later connected by drawing or sewing, to make lines or figures. Sticks, rings and tablets were used the same way. A better knowledge of the child's mode of thinking shows that the above method is not the natural one. He begins with wholes, instead of parts. In consequence, the word, or even the sentence, is taken as the starting point in teaching reading, and the letters are taught incidentally later. In drawing, it is the object with which the children begin, the outlines receiving attention as needed. The methods of the kindergarten have

changed in like manner, and, in consequence, the present day kindergartner's order list does not include pricking pads, cards or needles, fine weaving mats, and similar material, but instead, enlarged building blocks, beads, sticks, and pegboards, and material for free expression,—sand, clay and paper for drawing, folding, and cutting. Since some kindergartners have not yet accepted the new views, not only do kindergartners' order lists show great dissimilarity, but there is great dissimilarity in their procedure. This is an evidence of growth on the part of some, however, toward better methods and toward materials better adapted to the child's real needs. Constructive work is needed among kindergartners, and among kindergartners and principals or superintendents jointly, to choose the materials wisely during the period of transition.

The work of the kindergarten throughout the year, i. e., the kindergarten course of study, furnishes other problems to the conscientious kindergartner,—problems which grade teachers do not have to solve. The work of the latter is prescribed for them. Whether they teach in the country or in the city, in a foreign district or an American one, apparently matters little. Their task is that of instruction in certain definite lines,—just so much of each. The kindergartner's work cannot be done in this way without violating the fundamental principles of kindergarten procedure. If she is true to her principle of development, she must begin on the basis of the children's observations and experiences, and, hence, with that is in their immediate environment. The work of a kindergarten in a downtown district would, therefore, begin on a different basis from that of one in the outskirts; one in a foreign district would emphasize certain points,—the learning of the English language, and the formation of habits of cleanliness,—that would not need emphasizing in another. The selection of topics from the children's immediate observation, and the working out of games, songs, and handwork upon these lines, makes the work vital to the children, because of its relation to the known and the familiar. To select subject matter in this way is much more difficult, however, than is the following of a prescribed course. It holds more interest for the children but it makes unity of effort among kindergartners difficult and the comparison of results of the work done in different kindergartens difficult as well. These disadvantages are minimized where there is a kindergarten supervisor, who can work out the year's program with the kindergartners. In Boston and other cities where the one session kindergarten is the rule, the kindergartens meet with the supervisor one afternoon a week for this purpose. In these conferences, a general outline is worked out, one which allows for the differing needs in different sections, but in which the common aims are likewise mapped out. As the year progresses, some of the conferences are devoted to the discussion and comparison of the results attained. Such an outworking of a year's course adds to the kindergartner's professional insight and is far better than any formulated general one.

The kindergarten in the school system is thus seen to present problems both for the school administrator and for the kindergartner. The

former finds his problems in connection with it in the greater and different demands it makes, which prevents its fitting easily into the system. The kindergartner finds her problems in the conditions of the school which make the realization of the kindergarten aims difficult. The chief problem for both, however,—the relation between the work of the kindergarten and the grades that follow,—remains to be mentioned. That there is a break between the kindergarten and the primary grades cannot be denied. In spite of the known facts of the child's development as an unbroken unity, the kindergarten which ministers to one period of that development, and the primary which ministers to another, differ widely in aim, spirit and method. Which represents educational truth?

Children pass from the kindergarten into the first grade. In the kindergarten they have gained the power to do many things as well as their stage of development admits; they have learned such facts as their experiences of life and their power of observation made possible; they have attained to as great a degree of self-control as the Creator intended them to have at five or six years. Do these satisfy the first grade teacher as a basis for her work?

By no means. She takes the kindergartner to task because they do not all know all the number combinations to ten; because they cannot all reproduce several stories; because they cannot all sing all the words of several songs; because all the monotonies have not been eliminated,—in short, because there is still something left for them to learn.

There are, doubtless, kindergartners who know little about the work that is to follow the kindergarten and who do not sufficiently direct the children's work into the lines to be taken up in the grades. These, I do not defend. The majority of kindergartners, however, do understand graded work, and do all that can be done in accordance with the laws of development to prepare children for such work. If the work of the first grade was also based upon the laws of the child's development, there would be no break between the kindergarten and the primary. Primary teachers who have not been so hardened by the system as to have lost all insight into the little child's normal possibilities, know that the work of the first grade is forced and unnatural, and beyond the power of the average child without constant pressure. Then, why do they insist upon the forcing process? Because they are themselves forced to it by the system. If the course of study for the lower grades was made out by teachers who understand the laws of development and who have a practical working knowledge of what first grade children can do without strain, that course would be very different from the one that appears in school manuals.

Where does the fault lie? In part, with those who make out courses of study from the standpoint of the system, instead of from that of the child. In reality, however, it lies with those who in the training of teachers place the emphasis upon subject matter instead of upon the child. Much is said about the kindergartner's need of knowing grade work, and, because of this, practically every kindergarten training school includes courses in primary methods, if not also practice teach-

ing in the grades. But if there is to be unity between the kindergarten and the first grade, is it not quite as necessary that the grade teacher have a knowledge of the kindergarten, that she may know how to build upon the foundation the kindergarten has laid? How many grade teachers had even a hint of the purposes and methods of the kindergarten while in the normal school, or of the fact that it is the natural first stage in a complete system of education? How many teachers, or principals either, have made any effort since to get such knowledge? It is because much of the grade work lacks foundation in a study of the child's development at a given period that it has become what it so often is,—a soulless mechanism. The effort on the part of some school principals is to produce unity between the kindergarten and the first grade is well meant but it has tended to reduce the kindergarten also to an agency of instruction, instead of an agency for natural development.

What is needed is an infusion into the school of the desire to further the children's development in the grades on the basis of the laws that govern that development, and to reorganize its methods to harmonize with these. When the work of the grades is organized upon this basis, the problem of the relation between the kindergarten and primary school will have been solved.

The problems of the kindergarten which this paper has touched are all problems for the betterment of education. The kindergarten asks for better conditions,—for fewer children, larger rooms, a more adequate equipment, opportunity for out-of-door work, and the coöperation of mothers,—because her training has given her an insight into the needs of the developing child. Her battle for the rights of little children against the school system often appears to be a losing one, but if she can win it for the children in the kindergarten, a long step will have been taken toward winning it for the children in the grades as well. But why should the kindergartner need to battle for the rights of little children single-handed? When the kindergarten became a part of the school system, it was hoped that the spirit toward childhood and the conception of education which it embodies would be adopted by the school. The school has taken on many of the external features of the kindergarten, but its spirit and methods are still lacking these. Who is responsible for this but those who organize and direct the work of the grades? If school principals were acquainted with the theory of education, which the kindergarten embodies, would the kindergartner so often have to stand alone for the true principles of child development? If principals had such a knowledge,—which is a legal requirement in the state of New Jersey,—how much more effectively the kindergartner could do her work, and how many problems concerning the relation between her work and that of the grades could be avoided.

The kindergarten has had a marked growth throughout the country during the past decade, but much remains to be done, among kindergartners in coöperation, and among kindergartners in coöperation with school principals and supervision, before the work can reach the highest state of efficiency as a part of the school system.

In the number of cities that have adopted the kindergarten, Wisconsin heads the list of states. To have the kindergarten in the schools is important, but this is the first step only toward the service it should render. It has a message that the schools of Wisconsin need. It stands for the doctrine that the best is none too good for little children. That this phase of its message remains largely unheeded is shown by the relatively small amount of money expended for the education of little children as compared with the amount spent for older ones.

Another phase of the kindergarten doctrine which is equally needed is that which insists that education must be based upon the study of children and the work so organized as to meet their present needs. Is the work in methods in normal schools based upon a study of children at a specific stage of their development? Unfortunately, it is not. And is such study in evidence in the courses of study for the grades found in the average city or state manuals? From reading them one would hardly know that children existed. Why should they give such evidence when the bent in that direction is not given when students are in training? The kindergarten daily illustrates the adaptation of work to children's present needs and interests, but the lesson goes unheeded. Educational leaders, past and present, proclaim this as the true method, but the grind goes on. Suppose this message alone were taken to heart by the school principals and superintendents of Wisconsin—what would it mean to the schools of the state? It would mean that the kindergartens of the state would be enabled to do a grade of work that they will never be able to do without it. It would mean a reconstruction of grade work that would give it a life and value that it now too often lacks. It would mean an educational awakening among the people that would take Wisconsin out of the 28th rank and place it among the states that *really lead*. The message of the kindergarten has not yet been interpreted in terms of the school in Wisconsin. To get that interpretation and its application to educational conditions is the chief of the many kindergarten problems which the state presents.

TALK ON STORY TELLING.

GEORGENE FAULKNER, Chicago.

(Synopsis)

"Please tell me a story"—universal request of childhood. All teachers must meet this request, not by the story read to the child, but the story told. We must make the story a heart to heart talk, and looking right into the eyes of our children tell story with all the sympathy and sincerity that we can. Old mammies down South, the grandmothers of long ago, told stories in this simple, natural manner. They saw story from the child's viewpoint and told it, understanding their audience of children. We should not be like the university professor, who said:

First—"Story as Art Literature."

Second—"Story in its Relation to the Child."

We teachers know better than this; it is not the pedagogic attitude we want, it is just the child, his viewpoint, his desire for story,—these our choice of story as Art Literature. We must be sincere in our love for children, we must sincerely love our story,—then we can present it to them right from the heart. Children detect a sham and know when we do not like our story. They used to tell me in the vacation schools when I selected the wrong material: "Gee, cut it out;" or if they liked it, they said: "Tell it again, that was swell." We know when we please them. The manner must be simple and direct; we must not talk down to them and patronize them as though we were grown-ups and they "poor dear little children." We must believe in fairies when we tell our fairy tales, and not put on a superior manner with children. We must not memorize story or we will try to think of the form and text rather than our children; must not strive to be dramatic reciters or elocutionists, just make gestures as we feel the need,—be ourselves in story, and as we enter into the spirit of our story, our children will go with us.

We should not be prosaic, matter-of-fact, and tell our tale without feeling in a quiet, dry monotone, so grey and uninteresting that the children are repressed and bored; nor should story-teller be over dramatic and make her children hysterical listeners; should not over-act. From talking to many foreign children, I am apt to make this mistake; Italian child helped me to see this fault, described me "as a grand witch."

Story-teller must be spontaneous and enjoy story herself or the children will not enjoy it.

Story-teller should not be sentimental and try to improve old folk tales. A child does not think it cruel for "foxy loxy" to eat up all those foolish fowls, but some sentimental story-tellers give us "dear dovy-lovy." The old folk tales are the best, rugged, simple, true to life and nature, give them to children. Fairy tales contain truth to human nature; help the children to overcome obstacles; evil punished, good rewarded, happy ending, "marry princess and have half gold in kingdom;" boys like hero-element, the adventure; girls like the love-making, home-making instinct natural to all women.

Story-telling a universal art handed down by all people; all tribes had their tribal story-teller; sometimes told stories to entertain, stories for amusement, (was the early theater in those days). Story-teller was instructor, told of the heroes and tales of battle, was the camp historian and teacher. Story-teller was religious interpreter, tried to tell the tribes of God; had many gods: wind, water, earth and light, highest power—God of Light. True God universal as this was life giving, and so in our study of mythology, we find stories are similar. Someone has said "Myth is far off, desire of nations calling after God," and as these primitive people "Looked through nature and up to nature's God," so we today can give ethical truths and become religious interpreters of the truth in story form. Our children must have more stories, and we, as

educators, must be fitted to give them stories of entertainment for a good hearty laugh (more humor needed in the schoolroom), stories of history, industry, science (the story-teller as instructor). Mythological stories and all religious and ethical truths given in story form (The story-teller then is the tribal preacher). We must be broad enough to use all three methods in giving our tales.

Story-teller can encourage habit of attention. Psychologically it is very bad for story-teller to even interrupt tale with question and answer (read the "Madness of Philip" by Josephine Dodge Daskam—Example in kindergarten story of Autumn Leaves), we must tell the tale and another time have retelling of tale; use dramatization in the retelling. The habit of attention must be strengthened by story, not weakened, until child grows in concentration so necessary for good student.

Story-telling has been used for some time in the Kindergarten and Primary and within last years is used more and more in all grades and in the high school. The object in telling tales to the older groups is to help them to appreciate better literature, to cultivate in them a desire to take books from library and read and study them, and this desire grows from time child first learns to read if the subject matter is the best. Tell children where story is to be found; teachers are careless, and often do not know. We should work in closer touch with librarians, and tell where tale is to be found. Teachers might keep a card catalogue, or small index for their own use.

Modern writers do not give tales as simply as the primitive story-tellers; they cannot have the same sincere expression and some tales are far from childlike. However, as this is a kindergarten meeting, I will tell a modern tale by a kindergarten teacher, which is so based on primitive form that it is strong in itself. The thought of overcoming obstacles, of self-sacrifice and service are given in such an ethical manner but without preaching of morals that it always attracts the children. The story is "The Line of Golden Light" found "In Story Land," by Elizabeth Harrison.

KINDERGARTEN ROUND TABLE.

THE VALUE OF MOTHERS' CLUBS.

GENEVA BOWER, Milwaukee, Wis.

The three main purposes of a mothers' club should be the child, the home, and the social life of the mother and child. The better life for the child should, of course, be the real purpose of the club, but there are many avenues of interest that lead to and from this main purpose. One must reach for the real mother through her pet ambition; to have a pretty home or pretty clothes for her children is stronger than her un-

derstanding of her child's spiritual and moral needs. Then the simple art crafts become a legitimate means to the deeper end.

One of the most important phases of mothers' club work is that of interesting the mother in the child's play and helping her to realize the value of the play period of the child's life. This can be done through questions leading to discussion, through the making and planning of homemade toys, and by teaching the mother games that she can play with the child.

Another phase of the club work should be to interest the mother in the kindergarten. The kindergarten may do this by sending circular letters to the mothers telling them about particular phases of the work that would be interesting to them. The mother will be more interested too, if she is asked to cooperate with the kindergartner by taking part in the kindergarten festivals and in making the kindergarten room look more attractive.

The forces at work to take mothers and children out of the home and away from each other are appalling. Every activity that is suggested, each plan that is made, should be judged by this criterion, "Is it going to bring mother and child together? Is it going to make the home and the work of the mother more meaningful and of more vital value?" The kindergartner and the mother are "coworkers with God" in the flowering of a little child's life, and the work with mothers and for mothers demands serious, thoughtful, and intelligent study.

Teaching of Group of Kindergarten Songs.

By Miss Flaherty, Music Supervisor, Fond du Lac.

A. Tick Tock Song.

We have a birdie way up on our clock
 A wee little birdie that makes the tick tock,
 And what do you think that wee birdie can do
 He sticks out his head and says "coo coo".

- I. Teacher sings song through.
- II. Teacher sings song through and children sing "coo coo".
- III. Two children clock inside the ring. One child inside is the coo coo.
- IV. Children sing the last line when teacher sings it through the fourth time.
 Never start out teaching first part of this song first; teach "coo coo".

B. Brownie Polka.

(Found in Swedish Song Games—Kustman & Köehr, Ginn & Co., Chicago).

1. Hey little brownies come and frolic
2. And let us always be merry
3. We dance and sing
4. And dance and play
5. As they do
6. In other lands
 Hey—Repeat

One brownie in the center of circle, hands on hips

1. Takes short running steps while 1st line is sung.
2. Turns and does the same while 2nd line is sung.
3. Faces a child in the circle, both with hands on hips, hop four times to the last four lines of the song. Left foot is thrust forward by both on first hop, then right foot, etc.
4. Clap hands on "hey" and child in ring turns around quickly. First brownie puts hands on shoulders of second child and follows around circle as the game is repeated.

Gaynor Newton Primer good for songs to dramatize.

COUNTY SUPERINTENDENTS

State Graded and Rural School Section.

FRIDAY, 2:00 P. M.

Juneau Hall, Auditorium.

Chairman—Chester W. Smith, County Superintendent of Schools, Portage.

The Rural School of the Future—H. W. Foght, Specialist in Rural Education, Bureau of Education, Washington, D. C.

Industrial and Agricultural Work in State Graded Schools—H. C. Dornbush, Superintendent of Schools, Sheboygan County, Wis.

Rural Free Libraries—M. S. Dudgeon, Secretary Wisconsin Free Library Commission.

Illustrative Exercise in Story Telling—Mrs. Gudrun Thorne-Thomsén, Chicago.

COLLEGE AND HIGH SCHOOL SUBSECTIONS.

Biology and Physiography.

FRIDAY, NOVEMBER 6, 2 P. M.

Assembly, State Normal School.

Chairman—Paul G. W. Keller, Principal High School, Appleton.

Secretary—Ashley T. Conrad, Principal Nelson Dewey High School, Superior.

Conservation of Human Life—John Paul Goode, University of Chicago.
Report of the Committee on Science Teaching in Wisconsin, with Special Reference to the First Two Years—W. S. Watson, Normal School, Whitewater.

The Lantern as an Aid in Science Teaching (illustrated)—W. H. Dudley, University of Wisconsin, Madison.

The Resources of Alaska in Relation to Glaciers, Railway Transportation and other Geographical Features—Lawrence D. Martin, Dept. of Geology, University of Wisconsin, Madison.

SCIENCE TEACHING IN WISCONSIN WITH SPECIAL REFERENCE
TO THE FIRST TWO YEARS IN THE HIGH SCHOOL.

W. S. WATSON, Whitewater.

No feature of educational progress in the first decade of the 20th century has been more marked than the development of secondary education. This development includes both increased number of students and a realization of the need for reorganization of the work to meet the needs of the pupils. This is seen in the courses in commercial lines, in agriculture, in domestic economy, in manual training and also in the special trade schools.

The United States Commissioner of Education shows in his reports that in

	Per cent of population
1890 there were 367,000 pupils in secondary schools .....	.59
1895 there were 539,000 pupils in secondary schools.....	.79
1900 there were 719,000 pupils in secondary schools .....	.95
1905 there were 876,000 pupils in secondary schools	1.06
1910 there were 1,113,000 pupils in secondary schools....	1.23
1911 there were 1,246,000 pupils in secondary schools	1.31

This means that there has been an increase from 5,900 pupils per million population in 1890, to 13,100 pupils per million population in 1911.

A single generation ago it was a debated question whether public money should be used to any considerable extent for educational work beyond the elementary schools. To-day the people of the United States are ready to furnish generous support out of public funds for secondary education.

When first organized, the unquestioned work of the high school was to prepare students to enter college. The proportion of students fitting for college has steadily diminished.

In 1890, 14.40 per cent in public schools were preparing for college; in 1895, 13.75 per cent; in 1900, 10.82 per cent; in 1905, 9.46 per cent, and in 1910, only 5.57 per cent.

During these two decades while the control of secondary education by the colleges has been slowly weakening, the high schools have become in some respects autonomous. Until quite recently the curriculum has followed the traditional college—preparatory lines. Of course college accredited lists and college inspectors have had much influence in determining what subjects should be required of students. This is slowly changing. Dean Judd of the University of Chicago says "a number of colleges have reached the point where they explicitly leave the problem of organizing the secondary courses to the secondary schools."

The high schools are supposed to be so near to the people that the courses will be adjusted readily to the needs of the community. As a matter of fact these courses do not, to any considerable extent, show this

response. The most characteristic development of the past century was along the line of scientific achievement. A knowledge of science is undoubtedly more important than ever before in the training of our future citizens. Yet when we look to our high school courses to find evidence of this increased interest we are certain to be disappointed. Science work is receiving less attention than formerly. Relatively fewer students are found in these classes. At the same time the science work in our colleges is attracting more students than formerly. The science courses in all the schools preparing for business are very popular. What is the trouble with our science courses as given in the high schools?

Let us look at some facts gathered by the U. S. Commissioner of Education:

PER CENT OF HIGH SCHOOL STUDENTS ENROLLED IN VARIOUS STUDIES.

	1890	1895	1900	1905	1910
Latin	34%	43%	50%	50%	49%
German	10	11	14	20	23
French	5	6	8	9	10
Rhetoric .....	..	32	38	48	57
Eng. Lit.....	..	36 (est)	42	49	57
For'n Hist.	27	34	38	40	55
Algebra	45	54	56	57	57
Geometry	21	25	27	28	30
					<hr/> 338%
Physics	22	22	19	15	14
Chemistry	10	9	7	6	6
Phys. Geog. ....	..	23	23	21	19
Physiology .....	..	30	27	22	15
Botany					16
Zoology					8
Agriculture					4
Domes. Econ.					3
					<hr/> 85%

You will notice that all of the first group except Latin show a gain for the decade 1900-1910. These are the college preparatory subjects. The second group, of science studies which relate to the word around us and are more closely associated with the practical side of life, show much lower percentages and steady decline. The total is nearly four times as great in the first group as in the second.

Why this decline in science popularity? Are the students of our high schools from homes of wealth so that they do not expect to engage in business? The U. S. Commissioner of Education published in 1910 the following statistics concerning the economic status of parents of pupils in the public high schools. Reports were collected from 1,473 high schools.

- 10% whose fathers are professional men.
- 21% whose fathers operate farms worth over \$5,000.
- 15% whose fathers operate forms worth less than \$5,000.
- 10% whose fathers make \$2,000 or more per year in trade.
- 14% whose fathers make between \$1,000 and \$2,000 per year in trade.
- 14% whose fathers make \$750 or more per year as artisans.
- 16% whose fathers are unskilled laborers.

These figures show clearly that the high school pupils are drawn from all classes and are certain to need the science work as a preparation for earning their own living. The Commissioner says:

"It needs to be remembered that those who do not wish to take the course which leads to college or professional school have as yet very little provision made for their education. We may be proud of the great number of boys and girls enrolled in our high schools but we are justly ashamed of the meager opportunity afforded those who are to enter the industries."

You will remember that only 5.5% of our high school students are preparing for college, and yet the curriculum is largely formed for them.

A normal school president asked a group of 162 high school graduates in what way they would change their high school courses if the course was to begin with their present estimate of educational values.

45% would take less Latin; 11% would take less German; 18% would take less mathematics; 39% would take more science. This merely indicates how the high school course looks in retrospect to one group of graduates.

Why do these students not enter science classes more largely? Is the responsibility with those who prepare the courses and programs?

Is the trouble with our high school science one of subject matter and teaching? Are the courses dead, stiff, and out-of-touch with present conditions? Are the courses still conforming to the college entrance type, or are they full of live, interesting, valuable material that touches the pupils' lives? Although science work was introduced into the high schools as a protest against the old classical education, yet many such courses are so formal that they possess but little more of practical value than the classics. We expect the student to rediscover what he already knows; the pupil's interest often lies in the study of industrial processes, but we expect him to verify physical constants. The microscopic study of tissues may have its place, but the pupil's interest lies along the line of food values, ventilation and helps to better living.

Our high schools should give the boys and girls the best preparation for life whether they are going to continue their education further in the schools or not. The higher institutions should accept the graduates of the high schools, and give them the best training they can, just as the product of the elementary schools is received by the high schools.

The science courses at present take their names and character from college work. They have not grown out of the needs of the people. A few generations ago children's books were made just like those for adults, only smaller. Just so with our high school science courses, they are like the college courses, only smaller. To-day we have children's

books which are a delight to children because they deal with experiences from the child's point of view rather than the adults. Is it not time for science courses which shall deal with the work from the pupil's point of view and interest, rather than from the college point of view? A student who has studied botany or zoology may know little or nothing of the things of interest right near the school. His course may never have touched the cottony-maple scale which is killing the trees on the school grounds. His work has been in the laboratory making a note book to be submitted for entrance to college, just as the teacher did a few years before.

Considering the great interest in science work outside the schools in all departments of the world's work, and considering the decreasing interest in our science courses as given at present in the schools, is it not about time we began to examine these courses with a view to saving the remnants before they entirely disappear? Either our courses must be made to touch the problems of life or the trade school will in a few years be crowding to the wall our regular courses. That would be an event to be regretted.

The whole problem of secondary education is in an unsettled condition. There are many who feel that the break between the elementary school and the secondary school should come earlier. Instead of an 8-4 course, they would divide into a 6-6 course, thus giving a junior high school of 7th, 8th and 9th grades, and a senior high school of 10th, 11th and 12th grades. This is being tried in some of the larger cities. I do not care to discuss the merits of the readjustment only so far as it affects this problem of science work.

In the elementary schools the pupil is taught to learn the facts of nature, and a course for 7th grade pupils cannot be on a par with a course for 9th and 10th grade students.

In the secondary school course facts are taught to make plain underlying laws.

A commission on reorganization of secondary education appointed by the N. E. A. is working on this problem. A sub-committee reported at the St. Paul meeting:

"This committee maintains that unity of subject matter in any course in science is of the first importance, by which is meant that the subject matter should be so organized that appreciation of the underlying principles shall form the foundation of the student's knowledge, thus giving him a scientific basis for the organization of his knowledge."

This N. E. A. committee recommends unanimously a two year course in Elementary Science as a basis for the more advanced work. The following is the suggested content of basic materials: Physical environment, (including the study of matter—earth, water, air—and forces); applications of science to human welfare and convenience, (plants and animals, including man).

It will be noted that in this matter the committee takes middle ground. In the two year course which it advocates "special science" in any rigid sense has been eliminated. This two-year course may quite properly be

called a course in general science. In it the materials of science are to be organized primarily in terms of their effective appeal to the pupil, and not primarily in terms of the organization of separate sciences. Physics, chemistry, botany, and zoology with their connotation of organization in terms of science are words which do not appear. Instead we have physical environment, plants, animals, and man with connotation or organization in terms of the pupil. On the other hand, through these rather specific divisions of the subject matter, it is believed that real scientific unity may be preserved.

The two great changes which are needed in our science courses are, first, a change of aim, a relating the subject matter and method more closely to the problems of the real life of the community, and second, the placing the general science work early in the course as large connected units. Latin, German, English, history or algebra would not hold students as *semester* courses. There are one, two, three or even four-year courses in these subjects. I believe there should be two years of general science, dealing in the first year with the physical environment and forces touching the lives of the pupils, and in the second year with the biological environment—plants, animals and man. With this course as a basis, elective work in agriculture, domestic science, biology, zoology, physics, chemistry and physiography should be offered later in the various courses.

It would seem that the time has come for our Wisconsin high schools to give a two-year course in general science at the beginning of the pupil's work rather than scattering semester courses, with physics taken in the senior year by those who cannot get out of it. This course must be made to deal with actual problems as found in the home, the shop, the farm. The material for study should be largely drawn from the pupil's world. Such a course will mean a change in aim—pointing to life's work rather than to college.

There will be difficulties in giving such a course but none of them is insurmountable.

Principals can plan year courses in science in place of term ones. Textbooks are rapidly appearing which suggest lines of work that are feasible in most communities. Science teachers are largely ready to make this change though, of course, there are some who know and can teach only book science.

When our science courses are brought into close relationship with the problems of to-day's life and work we shall hear no longer the complaint concerning the decline of interest in science in our high schools.

THE RESOURCES OF ALASKA IN RELATION TO GLACIERS, RAILWAYS, AND OTHER GEOGRAPHICAL FEATURES.

LAWRENCE MARTIN, Madison, Wis.

(Abstract)

The vast size of Alaska and its rich and varied resources, which paid 460 million dollars from 1867 to 1912 in return for the 7¼ million that the territory cost us, demand transportation. From 1906 to 1912 we shipped 17 to 22 million dollars worth of food, machinery, and other goods to Alaska each year, and received 32 million dollars worth of minerals, fish, fur, etc. In 6 summers of work in the territory the writer has seen something of the resources, something of the transportation, and acquired a wholesome respect for the needs of this foreign possession of ours. To serve this vast area, over 10 times as large as Wisconsin, 466 miles of privately owned railway were constructed up to 1913 and the government had built 862 miles of wagon road, 617 miles of winter sled road, and 2,167 miles of trail. In addition, however, we have the navigable rivers, notably the Yukon which is 2,300 miles long and navigable for most of this distance. We also have a vast system of fiords and coastal waters. But that the federal government recognizes the need of further transportation is shown by the appropriation of 35 million dollars in March, 1914, for railway construction.

Alaska has coastal mountains, snow-covered and repellant to man, but with the finest scenery in the world. The interior contains forested plains where future agriculture is promising. To the north is another mountain range and a cheerless Arctic coastal plain. In the interior plain the temperature extremes are similar to those in Wisconsin, but on south and southeast coast the thermometer never goes to zero. The summer days are often 24 hours long, but the short winter days are unfavorable.

The relationships of the fur seal, salmon, gold, coal, copper, and other resources was then discussed in relation to transportation by sea, by rivers, by dog team, by reindeer, and by the privately owned railways, as well as the government railways which are now being planned. The complication in relation to transportation, as introduced by glaciers in the mountain passes, by advancing and receding ice tongues, by glacial streams, and by icebergs in the fiords, was a special feature of the paper.

CONSERVATION OF HUMAN LIFE.

JOHN PAUL GOODE, Chicago.

The aim of conservation, as applied to human life, is to reduce the intensity of the struggle for existence, to reduce subsistence to a subordinate place, and to provide opportunity for a higher development. Four things require doing: First, the control or elimination of parasitic disease; second, the amelioration or cure of constitutional disease; third, the establishment of rational working and living conditions; fourth, the development of the science of eugenics. The discussion for the current hour will be devoted to some phases of the first of these, the control or elimination of parasitic disease.

The evil conditions under which mankind has lived, with exposure, improper food, overwork, and disease have fixed a span of life which is low in proportion as the conditions are evil. The human race has come to its present physical estate by a process of elimination of the unfit. The sturdy Igorot, built like an Apollo, and the strong, large-boned Highland Scotch must be thought of always as what has survived after thousands of weaklings died. Available records show very different conditions in different countries to-day. In Sweden, the average span of life is 52.2 years; in Massachusetts, it is 45.3; in India, it is 23.5; and on the Gold Coast of Africa, it is not over 21 years. Records show a steady rise in the span of life in this country, but it is safe to say that the lessons learned in the past fifty years, when rigidly applied to our living conditions, may double our span of life within the next two or three generations. Our hopes for such improvement are based upon scientific achievement in medicine within the present generation. The names of Louis Pasteur and Robert Koch should stand in the roll of honor of the human race on a par with the best the race has produced. For out of the work of these men and their pupils and the example set by them has grown a long list of conquests of parasitic diseases. The interest of the human race has always been strongly focused upon war, upon the destruction of life. The new point of view puts strong emphasis upon the conquest of disease and the saving and improvement of human life. All students in history are supposed to be acquainted with Creasy's Fifteen Decisive Battles. There is a nobler story to be told in the better emphasis upon the heroes of the world in the conquest of disease. A number of the greatest scourges which have afflicted the human race have already been conquered. The list includes smallpox, cholera, plague, known as the black death, rabies, diphtheria, yellow fever, malaria, typhoid fever, tetanus, infantile paralysis, and cerebro spinal meningitis, with lessons enough learned in regard to leprosy, tuberculosis, and certain other dread diseases to open up new vistas of hope for the human race, undreamed of by our fathers.

It can now be confidently stated that we have a right to an average span of life of sixty years in the United States. As longevity increases,

the birth rate will decrease, and the average efficiency of the individual will rise high in proportion. There is no upper limit to the quality of the human individual which we may hope for in the millions of years which the human race has a right to look forward to on this earth.

THIRD SEMESTER PHYSICS.

W. E. TOWER, Chicago, Ill.

The one-year course in Elementary Physics has come to mean a somewhat definite thing throughout the Central States. It includes the study of a text for 36 to 40 weeks, covering a certain series of topics; this, together with the performance of some 40 laboratory exercises fulfills the conditions as prescribed by the North Central Association of Colleges and Secondary Schools for the subject of Physics.

In many schools some pupils who have finished a year's work in Physics are desirous of continuing,—of learning more of their surroundings and of numerous applications of physical principles to be found in our modern civilization and in natural phenomena. Until recently, pupils in high school have had no opportunity to satisfy this wish, but were compelled to wait until going to college to obtain more than an elementary course in the subject.

In an endeavor to provide additional instruction in Physics to pupils who have finished one year in the subject, a course in *third semester* or *advanced Physics* was authorized by the Chicago Board of Education several years ago. Last spring three teachers in the Chicago High Schools who have taught courses in advanced Physics, prepared an outline of the course. Copies of this outline have been distributed at this meeting. The outline is divided into two parts:

First: A series of general recommendations that should govern the conduct of the course.

Second: An outline of recommended topics that have been found of special interest and value.

In considering this outline it is well to begin with the general recommendations. Some teachers in organizing a course in the *third semester Physics*, have tried intensive work, restricting themselves to one or two subjects, such as Mechanics and Electricity. While this plan may be desirable in certain cases it is not the best course for the average class of an academic high school. For such a class, a course that provides information, drill, and a better comprehension of all parts of the subject of Physics is the one of greatest value. Such a course should be planned so as to make more complete and available the student's knowledge of his surroundings.

It is very helpful in beginning a course in advanced Physics to secure the coöperation of the pupils. This may be done by discussing with the

class at its first session, a list of possible subjects to be studied in the half-year and by requesting the members of the class to consider the list presented and write out a list of their own, including not only topics proposed by the instructor, but others in which they are especially interested.

These lists prepared by the pupils will guide the teacher to the subjects that appeal to the class as needing further study as well as to those in which the most direct interest is felt. With a list of these topics before him the teacher may select that order of topics that fits best his equipment and the text to be employed.

The teacher, keeping in mind the fact that the pupils have had a year's training in elementary Physics will be able to plan his course so as to give the class a more comprehensive view of the subject.

The unifying principle of the course may well be a study of *efficiency* and energy relations. The course may very profitably give much time to practical applications of the principles studied in the elementary course. This may include a determination of the efficiency of various devices, for example, the electric motor, a hot air engine, an electric heater, the heating power of gas, comparative costs of heating a flat-iron by gas and electricity, and the relative efficiencies of electric lamps of various sizes and kinds.

My class makes frequent visits to industrial plants. To illustrate: An outline was used on a trip to the plant of the Hygienic Ice Company, at 65th and State streets, Chicago, located within a mile of the school. Before making this trip a careful study of the ammonia process of refrigeration was made by the class. This preparation enabled the pupils to understand very clearly the entire process when the visit was made.

These visits to manufacturing plants are most effective when the groups of pupils are not too large. My classes have averaged from 20 to 25 pupils, which appears, to be a satisfactory number to take upon an excursion of this nature. In my own class we take five trips during the semester, an average of one per month. By carefully preparing the pupils in advance for what is to be seen and requiring either a careful written statement at the next session of the class, or, if the pupil prefers, carefully prepared diagrams drawn as nearly to scale as possible.

Many pupils on completing the semester's work in Advanced Physics express the belief that the half-year's work has been more profitable to them than the whole year of Elementary Physics. The reason for this appears to be due to the value of consecutive work in a subject during successive years. This feature of consecutive work undoubtedly is an important reason for the effectiveness of courses in language such as latin where the material studied one year is employed in the succeeding year's work. The condition obtaining in science instruction at the present time, in which we have four-years' work in science, uncorrelated with each other, and with very little direct use or application of one year's work being made in that of any other, appears to me as a serious weakness in the present state of science instruction in high schools.

My experience in teaching Advanced Physics has brought out very

clearly the great advantage resulting from careful work in successive years, with the same material. If our courses in science could be so organized with suitable texts, prepared so that there would be a continuous progressive course of instruction throughout four years in science, our effectiveness in this part of education would be greatly increased.

To recapitulate, a course in Advanced Physics to be effective should:

First: Be adapted to the needs of the members of the class.

Second: It should be practical rather than theoretical.

Third: The study of efficiency and energy relations may profitably be made the unifying principle of the course.

Fourth: It should not be restricted to one part of the subject but should be planned so as to make more complete and effective the student's knowledge of the Physics and his surroundings.

CHEMISTRY AND PHYSICS.

CONSTITUTION ADOPTED.

Article 1. Name.

The name of this organization shall be "The Association of Wisconsin Teachers of Chemistry and Physics."

Article II. Membership.

All teachers of Chemistry or Physics of the University, Colleges, Normal and Secondary Schools of Wisconsin shall be eligible to membership. A membership fee of 25 cents shall be paid at the time of becoming a member.

Article III. Meetings.

The meetings of the Association shall be held annually, in connection with the Wisconsin Teachers' Association.

Article IV. Officers.

The officers of the Association shall be a president, a vice president, and a secretary-treasurer. These officers to constitute the executive committee of the Association.

Article V. Election.

1. The officers of this association shall be elected by ballot at the annual meeting. The three members of the executive committee shall be elected for one, two, and three years respectively. One member to be elected annually thereafter for a term of three years, serving in the capacity of secretary-treasurer the first year, vice president the second, and president the third.

2. The nominees for all offices shall be proposed by a nominating committee consisting of the secretary of the association and two other members appointed by the president one month previous to the annual meeting.

Article VI. Amendments.

This constitution may be amended at any annual meeting by a two-thirds vote of the members present, provided the proposed amendment shall have been published with the program of the meeting.

CLASS DEMONSTRATION OF THE LAWS OF DEFINITE PROPORTIONS AND COMBINING WEIGHTS.

L. A. YOUTZ, Appleton, Wis.

Class demonstrations in General Chemistry before beginners of the subject must of necessity, for a time at least, follow along the qualitative side. A student must learn general properties, as appearances and activities, of at least a few elements in order to have a foundation for a development of the fundamental laws of the science.

Generally in chemistry, class demonstrations have followed along the qualitative side only, and in the progress of the course when it became necessary to show up the quantitative side of chemical reactions, data of a more or less theoretical nature have been drawn upon, or else illustrations of quantitative experiments often more imaginary than real have been cited to suggest the quantitative relations to the members of the class. Sometimes these illustrations given in the books are almost fantastic in their complexity and not infrequently, if even an expert were to try to carry out the operation suggested in any way nearly like the plan indicated, quantitative results would seldom be realized. It is, for instance, simple to say that if 243 milligrams of magnesium be burned in air or in a porcelain crucible oxygen is found to combine with the magnesium to the extent of 160 milligrams. If someone desirous of proving his skill tries it, his results will be quantitative about once in twenty and that time will be accidental. But whether the experiment can be made quantitative except by elaborate manipulation or not, it is one thing as far as the student is concerned to give him the data all worked out and try to lead him into a definite realization of the law of Definite Proportions, or other quantitative law, from said data, and it is quite another thing from an educative standpoint to perform the experiment before him, give him the weights and values as determined in the experiment, and have him work out the relations from the data thus obtained. The principle involved certainly may become much more real to him if developed by actual experiment.

With a view to supplementing by class demonstration the quantitative experiments that the student performs in the laboratory, and also to make more concrete the illustrations used in class from which to develop the quantitative side of chemical reactions, I have for some years been spending considerable time experimenting in various ways to devise quantitative experiments for lecture demonstration. In some cases there has been an endeavor to simplify experiments well known so as to get them in form for lecture purposes, and in other cases an endeavor to devise new experiments of such simple nature as to be usable before the class. It is easy to find quantitative experiments, but to find some simple ones which may be performed quickly enough for class work is difficult.

In what I have to demonstrate to-day illustrative of Equivalents, the experiments are the well known ones used for obtaining data to show (1) the oxygen-hydrogen ratio in the compound, water; (2) the metal-hydrogen ratio for zinc; magnesium, and aluminum (3) the less common experiment for the calcium-hydrogen ratio; (4) and finally the determination of the calcium-oxygen ratio.

For getting the oxygen-hydrogen ratio the electrolytic decomposition of acidified water is used, the gases being collected and then calculated to weight of each, and put in the ratio:—Weight of oxygen: weight of hydrogen::?:1. For the zinc, magnesium, and aluminum a modified Hind's U tube for equivalents is used, the metal being treated with acid, as is usual. For the calcium-hydrogen ratio a test tube containing the calcium and water is connected with a pair of Hempel tubes for collecting and measuring the gas evolved. This form of apparatus is employed for the calcium instead of the Hind's apparatus because in order to make the action rapid enough it is necessary to apply moderate heat. For the calcium-oxygen ratio approximately .5000 grams of calcium is treated with 10 cubic centimeters of pure water in a loosely covered platinum crucible and heated with a very small flame till the action ceases, then another cubic centimeter of water is added to insure completed action, the mass evaporated to dryness over the naked flame, and the residue finally ignited for some minutes with a blast lamp, or better, with a large size Meeker burner, to reduce the product to calcium oxide. Finally the crucible and contents are cooled in a desiccator and weighed. The gain in weight equals the oxygen combined with the calcium. This method is possible for calcium as the calcium oxide absorbs water and the last portion of water can be evaporated with the flame direct with comparative ease without much spattering. In each case the metal must be prepared and weighed ready for the experiment before the class meets. The remainder of the work is done in the presence of the class, even to the weighing of the calcium oxide. The volumes of the hydrogen from each metal, and the temperature and barometer readings are given to the class at the time of the experiment. The calculations to weight of hydrogen, as well as the ratio of the weight of each metal respectively to the weight of hydrogen, the oxygen-

hydrogen, and the calcium-oxygen ratios are to be completed by the time of the next lecture period by each student. All the results are to be tabulated and presented ready for discussion at this meeting. It goes without saying that the weight of a liter of each, hydrogen and oxygen, and the calculations for gases have been considered in the class before this exercise is attempted.

The following tabulation is taken from a demonstration carried out last week before a class of sixty students in about forty-five minutes, when we were treating the question of equivalents. The values were calculated by the students and the values from one person's calculation inserted.

Combining and Equivalent Weights.

	Mg	Zn	Al	Ca	for H {ratio.	C: {for O {ratio.
Weight taken .....	.0720g	.1832g	.0541g	.0825g		.5304g
Volume of H from....	74cc	73cc	77cc	52cc		
Thermometer	21.5°C					
Barometer	738.8mm					

Decomposition of water, H = 81 cc. O = 40.4 cc.
 Weight of crucible + Calcium oxide = 21.1484
 Weight of crucible + Calcium = 20.9416

Weight of Oxygen combined with Ca = .2068

Wt. of	Wt. of	
Mg (.072) :	H (.00582) :: ? (12.2) :	1
Zn (.1832) :	H (.00574) :: ? (31.93) :	1
Al (.0541) :	H (.00607) :: ? (8.91) :	1
Ca (.0825) :	H (.00409) :: ? (20.10) :	1
O (.0577) :	H (.00735) :: ? (7.95) :	1
Ca (.5304) :	O (.2068) :: ? (20.50) :	1

In this exercise the student has seen most of the work done, which is of some value to him, at least as far as concreteness is concerned. He has also had a very definite part in the work done, in that he makes his own calculations from the data obtained and given to him. My experience has been that this kind of work is worth doing more frequently than most of us have been doing in the past.

THE NATURE OF THE PERMANENT RECORD IN PHYSICS
 NOTEBOOKS.

J. H. BAKER, Milwaukee.

"The nature of the permanent record" is the subject assigned to me for brief discussion. In the first place the word permanent may be dropped at once because it implies that there is to be more than one record made. This does not seem to be worth while as it is a waste of time. This time element should receive serious consideration in planning the record and the plan adopted should be such as will conserve the time of both student and teacher.

I believe that the teacher should furnish an outline that will cover the essentials of all experiments. I will venture to put before you the outline my classes have used for some years. After the number of the experiment and the date should come a definite statement of the object, so that the pupil will know just exactly what he is driving at. This might take the form of a question which the experiment is to answer.

This should be followed by simple outline or sectional drawings of the apparatus, or diagrams to show the arrangement of the several pieces. Fairly good drawings can be made with an ordinary pen and a beveled ruler. There should be no time wasted on elaborate mechanical, free-hand or scale drawings. Here is a place though where the student can show his individuality. I know of few experiments where any particular drawing is necessary to the life, health or happiness of the student. Drawings should not be made unless they are of some particular use. A good many of the drawings I have seen, in fact, some that I used to require remind me now of the "busy work" we used to have in the grades. You doubtless remember that someone has likened that "busy work" to a puppy chasing its tail. The only real difference that I see is that the pup is interested. To make these drawings useful they should be lettered like a figure in geometry and the letters used in the discussion of the method. The description of the apparatus is thus reduced to a minimum and the writer has more time to devote to the scientific principles involved, if any, and to tell in his own words what he did and how he did it.

The data and computations should be arranged in some tabular form. This form should be furnished by the teacher in all of the early experiments and in the more complicated ones later.

As a conclusion the student should be required to write out in full sentences definite statements answering the questions asked or implied in the object, or work problems involving the principle illustrated.

This plan brings the write-up of the experiment under five headings—object, drawing, method, data and computations, and conclusion. The work of writing and correcting is further simplified if these parts are assigned to certain parts of the pages of the notebook. This works out well if the first three parts are assigned to the left page and the last two to the right page as the book lies open. This brings all that the student has written about one experiment into view at one time. One of the advantages of this scheme is that the student knows what is demanded and can be sure of himself. It also enables the teacher to correct the books very readily and while the work is being done in the laboratory he can tell at a glance whether or not the student is making progress.

Now, I know that some of you are thinking that this is mechanical. I have to admit that it is somewhat so, but I believe that its advantages far outweigh the disadvantages.

WHAT SHOULD BE REQUIRED AS A PERMANENT RECORD OF THE LABORATORY EXPERIMENT?

E. J. WILSON, Fond du Lac, Wis.

My answer to the question, What should the notebook contain as the final record of the laboratory experiment? is quite different now, after an experience of fourteen years as a teacher of physics and chemistry, than it would have been had I been called upon to answer the same question before I had had the experience of being overwhelmed by a stack of from one hundred to one hundred-fifty notebooks to be examined or "looked over" as the pupils sometimes say. I may as well confess that I have been strongly tempted, at times, to "look over" the pile of notebooks and let it go at that. They all seemed to be very closely related anyhow,—the relationship being more painfully apparent in case the pupils had been allowed to take their notebooks with them at the close of the laboratory period to be completed at their convenience.

But let us come to the point at once. It seems to me that the notebook should contain, first, a statement of the object of the experiment. This statement should be followed by a line diagram showing how the apparatus used was assembled, in case such a line diagram would serve to show the pupil's understanding of the conditions more clearly than a verbal description alone would do; or, in case it is an aid to such verbal description. Next in order might come a brief description of the method of procedure, although I consider this by no means important; since it is ordinarily merely a recasting of the directions given to the student, and is, therefore, simply copy work,—a waste of time for both pupil and teacher.

The important parts of the final record are the results, mathematical calculations in case there are any, the answers to questions, and the conclusion. If the object of the experiment is to illustrate some general law, it seems to me that the pupil should state clearly and in a logical manner the relation that his results bear to the general law illustrated. Numerical data should be arranged in a neat and orderly way—tabulated when possible—and any mathematical calculations should form a part of the record. The pupil should be required to write clear concise answers to several searching, comprehensive, practical questions. These questions should for the most part be such as could be answered by one who had performed the experiment in question satisfactorily and understood its significance; but some questions requiring a knowledge of related topics might well be included.

In conclusion, allow me to express the opinion that the final record should be written in ink directly in the permanent notebook, and that all notebook work should be done in the laboratory under the

immediate supervision of the instructor; that, while slovenly work should not be tolerated, still we are not giving courses in drawing and penmanship; and, that the emphasis should, therefore, be placed on knowledge rather than mechanical execution.

AN ELEMENTARY COURSE IN GENERAL SCIENCE; CONTENT
AND METHOD.

W. F. ROECKER, University of Wisconsin.

I. INTRODUCTION.

The views on this subject as here presented have grown very largely out of teaching experience; in addition an effort has been made to substantiate or qualify these views by tracing the history of elementary science in the reports of the National Educational Association and by getting the views of other teachers of this subject in various parts of the country. The returns to a questionnaire sent to all schools in the state offering elementary science also furnished valuable information as to the present status of this subject in Wisconsin schools.

Undoubtedly this is a "border-line" subject and belongs in part, if not wholly, in the upper grades. Schools organized on the six and six plan, or those having departmental teaching in the upper grades, will find no difficulty in placing this course just where it belongs. Since most of our high schools are at present organized on the eight and four plan the assumption has been made here that the course is to be given in the ninth grade and that all the general science to be offered is limited to a one year course. A much more satisfactory course in this subject is possible in all schools where the high school organization extends over the two upper grades; in such schools this subject can be profitably expanded into a two-year course, one year of which is to be offered below the ninth year.

II. THE HISTORY OF GENERAL SCIENCE.

To most of us this subject appears so new that we are inclined to look upon it as an intruder. We are so used to the vertical division of natural science into subjects carefully established by book covers and other more or less artificial means that we hesitate to admit that there may be a cross-section of the sciences which is worth looking at. And yet a little reflection will tell us that the knowledge embodied in our courses in physics, chemistry, biology, etc., came to us from nature in a very heterogeneous condition.

The records of the N. E. A. show discussions akin to what we have to-day as far back as 1869 and as late as 1912. Most of the early

papers are an attempt to make science popular; the object seems to have been to get recognition for the sciences in school programs so they might hold a place there on a par with other subjects. The industrial evolution during the past twenty-five years has made such efforts unnecessary to-day; the sciences are now looked upon as necessary essentials of a school program—at least in secondary schools.

Since 1890, general science as distinct from departmental sciences, has received special consideration. Departmental sciences lacked the thread of continuity and the cement of coördination. High school sciences were justly looked upon as difficult because no previous early training had been provided for to furnish the foundation on which to build—an apperceptive mass. As a remedy we then have the "Nature Study Idea" and later also courses in general science—the former for the grades, the latter for upper grades and high school.

The fundamental conceptions underlying courses in general science seem to have been first stated by Wilbur S. Jackman, of Illinois, according to the N. E. A. reports of 1891 and 1895, where may be found a paper each on "Natural Science for Common Schools" and "Coördination in Natural Science." These papers give us no light on the details of such a course but they are classics in pointing out the guiding principles for such work.

At present this subject is spreading rapidly in this state and throughout the country. This is largely due to the satisfactory reports which have been received from the prominent centers in which the work has been given a trial. Springfield, Mass.; Pittsburgh, Pa.; Oak Park, Ill.; Providence, R. I.; Bridgeport, Conn.; Illinois State Normal University, Normal, Ill.; Wichita, Kan.; Gary, Ind., and Madison, Wis., may be mentioned as such centers. Most of these schools have developed some kind of a manual and organized the course according to some specific type. Thus at Oak Park, physiology is made the unifying subject; in Bridgeport, minerology serves the same purpose. At Normal, Ill., physics is made the primary part of the subject, while in Madison (City High School) elementary biology forms the core. At Gary, Ind., a kind of monitorial system exists whereby the lower grades may learn from those above them in rank and age. Prof. Hodges, of Cornell University, has become a great exponent of nature study; Prof. John F. Woodhull, of Columbia University, is at present interested in elementary science; the Horace Mann School is offering this work in the sixth grade. Prof. John G. Coulter, of Bloomington, Ill., is an experienced teacher of this subject and emphasizes practical biology—agriculture in particular.

In Wisconsin elementary science has received specific attention by the state department; since 1910 this subject has received mention in the Manual for Free High Schools. The rapid development of rural or agricultural high schools undoubtedly has been a factor in its extensive adoption in recent years.

III. THE DEMAND FOR ELEMENTARY GENERAL SCIENCE.

It may be of interest to inquire why there is such a demand for a course of this kind, and what the advantages are which it offers.

1. It furnishes fundamental science experience.

The recent movement to modify the teaching of physics, chemistry and other sciences has no doubt influenced many to plan for some preparatory science which might furnish that foundation for the want of which the so-called advanced sciences often fail to give satisfactory results. There is no line of studies in the high school for which there is not several times as much preparation made in the grades as there is for the sciences. This holds true even to-day after the nature study idea has influenced many school systems. It is only natural that the high school should anticipate this difficulty by offering some elementary course during the first year, thereby relieving later courses from the extreme modification necessary to obtain the best results.

2. It furnishes interesting and useful information.

Coördination with the environment for self-protection and improvement is the life problem which the child faces and elementary science offers him help to see and solve this problem. This is an age of great industrial progress—the age of steel and electricity, of mechanical wonders and scientific miracles. Science and service have become inseparable; it is a big factor in the survival of the fittest. Its spirit is everywhere—even the humblest laborer recognizes it. No wonder he wants his son to get as much as he can of this field of knowledge even though he can not give him a complete secondary education. In this sense elementary science is the poor boy's hope.

3. It cultivates a scientific attitude of mind and teaches the pupil to organize his life experience.

The fact that our environment is modified and controlled so largely by scientific agencies makes it important for every child that its powers of observation and interpretation be well trained. In this day and age we need a scientific attitude of mind in order to get along successfully. A child has a wide scope of observation and can acquire knowledge that would surprise adults. It is the interpretation of observations which functions as the power of the scientific mind. Prof. Jackman puts it well when he says: "A child and a goat may see the same thing, with the advantage of vision on the side of the goat; but the latter has no power to interpret what he sees, and is, therefore, essentially nonscientific." The mental attitude and the faculty whereby we see the elements of our environment in their true light should be cultivated early; it should certainly not be delayed until the later years of a high school course.

4. *It gives excellent results*, is interesting and has an adaptable, practical content.

IV. PRESENT STATUS OF ELEMENTARY SCIENCE IN WISCONSIN.

A questionnaire was sent to 89 schools in Wisconsin which at the beginning of this school year seemed to offer general science as part of the high school program. 53 replies were received, three of which were blanks accompanied with explanations that this subject had just been introduced and had not yet been given any attention. The remaining fifty sets of answers represent a variety of schools from all parts of the state. In many cases the course has been given for two or three years, so that the data obtained rest upon positive experience.

(a) Returns on the questionnaire.

1. Given in what year? First, 49; second, 1.
 How long? Half year, 27; one year, 22.
 Semester? Both, 22; first, 19; second, 6.
2. Purpose of the course?
 - (a) General information 33.
 - (b) Preparation for later sciences 31.
 - (c) To take place of some science 11.
 - a, b, and c 12; a and b 4.
3. Is the work required or elective? Required 37; elective, 10; both, 2.
4. Why was this course introduced into your program?
 - (a) To give general knowledge of science 19.
 - (b) Basis for agriculture 11.
 - (c) For nongraduates 7.
 - (d) Substitute for physical geography 5.
 - (e) Practical and needed 6.
 - (f) Required by state 3.

When? '00, 1; '10, 3; '11, 7; '12, 18; '13, 14; seven for more than four years.
5. What text is used? Clark, 31; Higgin's, 17; Avery and Sinnott, 3; various, 3; none, 1.
6. What laboratory or field work is given?
 - (a) Teacher performs experiments 22.
 - (b) Class and teacher perform experiments 10.
 - (c) Manual is followed 7.
 - (d) Experiments done at home 5.
 - (e) None 7.
 - (f) Two periods a week 8; three periods a week 11.
7. Are notebooks required? Yes, 37; no, 13.
8. What references are used? None, 13; everything obtainable, 10; elementary science books only, 9; elementary physics and chemistry, only, 9; advanced physics and chemistry, 3; magazines, 5.

References: Tarr's Physical Geography, Higgin's First Science Book, Clark's General Science, Rowell's General Science, Bergen's Botany, Kahlenberg's Chemistry, Walker's Physiology. Bailey's Sani-

tary and Applied Chemistry, Hopkin's Science, Hoadley's Physics, Popular Mechanics, Harper's Magazine, Agricultural Bulletins, and the Encyclopedia.

9. How much time per week is given to this work?

1 hour per week, 2; 2 hours, 1; 5 hours, 44; 6 hours, 1; 7 hours, 2.

10. Should it be given for a half or a whole year? Why?

(a) Half year, 11; because

1. One semester is enough, 5.
2. A year's work becomes too extended.
3. Other studies are needed.
4. Student should study for himself.

(b) Whole year, 34; because

1. Too large a field for one semester, 25.
2. The work is practical and useful, 4.

(c) Depends on character and method of work, 4.

11. Do you have any systematic teaching of science below the high school? If so, what is its nature and in what grades?

None, 26; physiology, 7; agriculture, 10; nature study, 4; domestic science, 1.

12. Do you think that this course could profitably be extended over several years? Let us say twice a week throughout 7th, 8th, and 9th grades? Yes, 22; yes, if teachers are prepared sufficiently, 5; doubtful, 6; no, 10.

13. What sciences furnish material for this course?

All sciences, 7; physics, 39; chemistry, 36; physical geography, 15; botany, 13; physiology, 11; agriculture, 8; biology, 4; geology, 3; weather, foodstudy, nature study, domestic science, zoology, and astronomy.

14. Is the emphasis of attention placed upon biological phenomena or physical phenomena? Do you have any experimental evidence supporting either position? Biological, 2; physical, 39; both, Experimental evidence, 15; none, 12.

(a) Freshmen too young for biology.

(b) Teachers are prepared to teach physics and chemistry.

(c) Botany not so well received as general science.

(d) Children had more experience in physical phenomena.

(e) Students find physical phenomena more interesting.

(f) Botany should present some biology.

(g) Physical phenomena are better suited to other courses.

15. Is each science taught as a unit or is the subject taught topically regardless of scientific unity?

Small science units, 10; topically, 29; both, 6; part of agriculture, 1.

16. To what extent do you aim to secure control, by developing general underlying principles? i. e. Is the course informational broadly or definitely organized and administered with reference to scientific ends?

Informational, 23; definitely organized, 8; both, 9; neither particularly, 2.

17. Is the text used satisfactory? If not, why not?

Satisfactory, 23; not satisfactory, 12; fairly satisfactory, 12.

Because:

- (a) Too brief, 7.
- (b) Too technical, 4.
- (c) Wrong method used.
- (d) Not enough household chemistry.
- (e) Not enough simple experiments.
- (f) More illustrations needed.

18. Fitness of teacher in this subject?

- (a) Preparation: University graduate, 9; normal school graduate, 16; college, 8; some university work, 12.
- (b) Specialty: Science, 13; chemistry, 6; physics, 3; agriculture, 6; botany, 3; mathematics, 3; manual training, 1.
- (c) Experience: None, 4; 2 to 4 years, 12; 6 to 15 years, 13. Subjects: physics, chemistry, botany, agriculture.

19. Has the course given satisfactory results? Specify. Yes, 34; cannot say, 5; only fairly, 4.

- 1. Pupils very interested, 15.
- 2. Stimulates interest in science, 7.
- 3. Course is practical, 7.
- 4. Keeps pupils in school, 3.
- 5. Aids in teaching advanced sciences, 7.
- 6. Explains every day phenomena, 10.
- 7. Course very popular, 3.
- 8. Good for English and Physiology.

The aggregate returns here given contain a number of elements which appear very definite and on which the common experience in Wisconsin is quite uniform and the common judgment of those interested in this problem is decidedly in accord. These points may be stated as follows:

1. General science should be given as a first year subject in the four year high school; it should extend over a year, five times per week; it should be required in all English and scientific courses and should be offered as an elective in all other courses.

2. The course should be of an elementary nature, should be presented topically, and should be based on physics, chemistry and biology.

3. The course should be largely informational and practical but sufficiently organized to serve as a basis for future study of sciences, and it should be approached by the inductive and experimental methods.

4. This course, to be successful, must be taught by an experienced teacher well versed in the sciences.

5. Unless a special course has been developed a text should be used to outline most of the work.

6. Science should receive some systematic attention in the grades.

V. THE PURPOSES OF A GENERAL SCIENCE COURSE.

In the light of the experience of those who seem qualified to make reliable judgments on this question we may conceive the purposes of a course like this to be as follows:

1. To furnish a well adapted and practical fund of general science information at a time when the assimilative power of the child is great.
2. To give training in the observation and the interpretation of vital points in the environment, thus cultivating a scientific mental attitude.
3. To lay a broad foundation for work in further science study.
4. To give a coördinated or "bird's-eye" view of relationships in nature.
5. To cultivate an appreciation of the importance of scientific knowledge for present day existence, comfort and progress.

VI. THE ORGANIZATION OF THE COURSE.

While there are a number of points on which we can agree quite readily there are others on which opinions may differ radically. The most serious of these appears to be: Shall this work be presented as informational topics or as pure science units or subjects? Mr. V. G. Barnes, of the Madison High School takes one side of this question in the N. E. A. report 1912 where he states, "The teacher of physics or chemistry or any other science who tries to get out of a subject any more than the fundamental principles is making a big mistake." "The first work in any science should be the teaching of the pure science. Think of the age of the student: his mind is not mature—he cannot take the general law and make specific applications of that general law to concrete cases." On the other hand Wilbur S. Jackman sees the other side of the shield in the N. E. A. report 1891 where he states: "It is a radical error to attempt to make specialists of the pupils from the beginning." "The arrangement of the subjects so that one shall in turn succeed another in regular order is a device which has done most in obscuring the relations of the so-called branches of science to each other and to the child. However necessary such an arrangement may be for an advanced course, in elementary work there is not the slightest foundation for it either in nature as it presents itself for study or in the conditions under which the child's mind develops. Nor is it so important, as many teachers suppose, to use the material afforded by any particular subject in a fixed order."

The procedure of giving sciences subject by subject, primarily emphasizing principles and orienting the abstract as well as the concrete may be justifiable in advanced classes where the unity of the subject is paramount. For elementary science this is not the case. The acquisition of important positive related facts regarding the ma-

terial at hand should be the primary aim. To accomplish this best I believe the course should be given in a series of familiar topics each of which should be simultaneously viewed from the standpoint of all the sciences bearing on it. For many topics the physical and chemical will predominate; in some the biological element will receive primary attention. This plan seems to be most successful in the various centers where general science has received attention for some time; it also seems to be decidedly the more satisfactory in Wisconsin schools at present.

It is a well known fact that the German secondary schools give training in nature study to students from about the age of ten on. Examination of a number of elementary German science texts of recent publication shows almost invariably the work is presented in topics with various sciences combined as suggested. A quotation from Russell's German Higher Schools gives a brief account of how this work is viewed in Germany. "Evidence is not wanting to show that the sciences are not taught as distinct subjects, but as a means of assisting the individual to a more complete realization of his environment. Pedagogic writers emphasize repeatedly the futility of attempting to give the preparatory student a thorough knowledge of the principles of even a single science; this is the work of the University. The aim of the secondary schools should be to provide such training as will enable the student when he enters upon his university career to begin the study of any science intelligently. In other words, an understanding of the relations existing between sciences is of more worth than an extensive knowledge of any one."

VII. CONTENTS OF THE COURSE.

The following outline includes exercises for a whole year; in fact it contains more than can be accomplished under ordinary circumstances in that time. A course of this kind to be generally applicable must necessarily carry some excess baggage in order that it may be adapted to differences in teachers and communities. For half a year course some topics should be omitted bodily and of the exercises in the remaining topics only those should be covered which seem of greatest value for the particular school and community.

(a) *Introduction.*

1. How do we distinguish between physical and chemical changes?
2. What is meant by an element? A mixture? A compound?
3. How do living things differ from those without life?
4. What are some of the practical applications of science with which you meet in daily life?

(b) *Air.*

1. Does air have weight?
2. Does air exert pressure and how great is that pressure?
3. Of what use are weather maps and how are they made?

4. Is air an element, or a mixture of gases?
5. What is it that is burned out of the air and what are its properties?
6. Is oxygen necessary to support life?
7. What is formed when wood, coal or oil burns in air?
8. Is carbon dioxide added to the air by the breathing of animals?
9. How can we measure the amount of carbon dioxide in the air?
10. How may carbon dioxide be prepared and what are its properties?
11. Does air contain moisture?
12. How can we tell how moist the air is?
13. Why is it that so much air must be pumped into a bicycle tire to fill it for use?
14. How does a bicycle pump work?
15. How does a vacuum cleaner work?
16. What makes a balloon rise?

(c) *Water.*

1. What does a cubic foot of water weigh?
2. Does a stone weigh as much in air as in water?
3. Does water exert pressure and how does it compare with that of the atmosphere?
4. How does the common lift pump work? (Cistern)
5. How does the force pump work?
6. Is water an element, or a compound?
7. How may hydrogen be prepared and what are its properties?
8. Does common well water, or city water contain anything in solution?
9. How is water distilled?
10. How is water filtered?
11. How can you tell hard water and how may it be softened?
12. Does water change its volume when freezing?
13. Is water necessary to make seeds germinate?
14. What per cent of a potato is water?
15. How do the root hairs absorb water?

(d) *Fire and Flame.*

1. How are candles made?
2. How does the candle burn?
3. Is fresh air necessary to keep a candle burning?
4. What gives off the light in the candle flame and where is the flame hottest?
5. How does the Bunsen burner work? The blast lamp?
6. How is the gas made which is used in Bunsen burners and gas stoves?

7. What products are formed in the hot gas flame?
8. What is necessary to start a fire, and what is meant by the kindling temperature?
9. How are matches made?
10. What is meant by the flashing point of an oil? And what is the flashing point of gasoline and kerosene?
11. What makes an oil dangerous and what rules should be observed in handling gasoline?
12. What conditions are necessary to cause an explosion?
13. How is gunpowder made, and how is it exploded?
14. How does wood burn? Soft coal? Hard coal?
15. How is charcoal made? Coke?

(c) *Heat.*

(f) *Light.*

(g) *Some Simple Machines.*

(h) *Acids, Bases and Salts.*

(i) *Electricity.*

(j) *Minerals, Rocks and Soils.*

(k) *Foods.*

Note: For the biological phase of the work outlined in this course credit is due to Prof. Geo. A. Works of the University of Minnesota.

(l) *How Plants Live and Grow.*

1. Seeds. Conditions necessary for germination and growth.
Simple structural parts of plants.
2. Root. Its functions.
3. Stem. Its functions.
4. Leaf. Its functions.
5. Flower. Functions.

Structural adaptations to the various uses.

Study of a few plants to show their modifications for special purposes. For example, corn plant, morning glory, nasturtium.

(m) *How Animals Live and Grow.*

1. General study of animals.
2. Comparison with plants.
3. Conditions necessary for the fly.
4. Study the life history of one or two economic animals; for example, the toad.

(n) *Trees, Shrubs and Vines.*

1. Trees.

Oaks: red, white, bun, scarlet.

Maples: soft, hard.

Box Elder

Golden Willow

White Poplar

Cottonwood

Basswood

Trees, Shrubs and Vines, Con.

For Balsam	Norway.
Arbor Vitae	Tamarack
Elms: white, red, cork.	Paper Birch
Spruce: white, Norway	Red Cedar.
Pines: white, jack,	

(b) Shrubs.

Juneberry	Sumac.
Red Osier Dogwood.	Yellow Flowered Currant.
Bush Honeysuckle.	Elder.
Buckthorn.	Spirea.
Syringa.	Lilac.

(c) Vines.

Virginia Creeper; clematis; grape.

This work should be of some assistance to the pupil in the decoration of home grounds. Topics: Identification, prominent characteristics, winter identification, adaptability to use for ornamental purposes. In addition to the forms mentioned there should be included some of the more common forms characteristic of the community. Thus, in southern Wisconsin the shagbark hickory is very common; in the northern part of the state it would be hard to find material for classroom work.

Method: This work will need to be largely laboratory study and field trips to handle it to the best advantage. There should be opportunity for work during fall, winter and spring.

(o) *Insects.*

Ants.	Grasshopper.
Fly.	Potato Beetle.
Moth.	Spider.
Butterfly.	Bees.
Mosquito.	Dragon Fly.

1. General characteristics.
2. Study of life history.
3. Field work.
4. Opportunity should be provided to observe some of the insects through the winter and to see their spring development.

Example, moth. Economic phases should be emphasized in such cases as the fly and the mosquito. The pupils should be encouraged to make collections.

(p) *Birds.*

Robin.	Red Winged Blackbird.
Meadow Lark.	Grackle.
Cow Bird.	English Sparrow.
	Swallows: Barn, Bank.

Mourning Dove.	Chickadee.
Flicker.	Northern Shrike.
Belted Kingfisher.	Sparrow Hawk.
Redheaded Woodpecker.	Phoebe.
Downy Woodpecker.	Baltimore Oriole.
Kingbird.	Song Sparrow.
Bobolink.	Goldfinch.
Junco.	House Wren.

Topics:

1. Identification.
2. Economic importance of birds in general and special study of birds whose usefulness is noteworthy.
3. Means of attracting birds.
4. Legislation for protection of birds: state and national.
5. Interesting modifications to adapt a bird to its mode of life; example, bill, or long legs of waders.
6. Nesting habits.
7. Migration.

Observations should be taken from time to time. Perhaps the best time to begin work is with winter residents; the nest can be located in the fall and winter months and may become incidental to the study of trees.

VIII. TYPICAL EXERCISES.

1. Does air have weight?

Exhaust the air from a flask and counterbalance it on a fairly sensitive balance. Open the stopcock so as to let the air reënter. Result?

- (a) How is the weight of the vessel affected when the air is pumped out of it?
- (b) How could you answer this problem with an electric light bulb?
- (c) What is a vacuum?
- (d) How could you find the weight of a cubic foot of air?
- (e) If 12 cubic feet of air weigh a pound, how much does the air in the laboratory weigh?

2. What per cent of a potato consists of water?

Wash a medium sized potato and dry it. Weigh it carefully. Slice it into a saucer; care should be taken to make the slices thin and not to lose any of them; weigh the saucer with the potato. Heat over a water bath, or in a drying oven until the slices are very dry and appear like potato chips. Weigh again.

- (a) How do you account for the loss of weight?

- (b) What fraction of the potato was water? What per cent?
- (c) How did the water get into the potato?
- (d) What vegetables do you think contain a large per cent of water?

IX. METHOD.

From personal experience the following points may be mentioned as important and helpful:

1. The exercises should be made short, simple and inductive.
2. There should be something to do in each exercise that will solve a problem. Under ideal conditions much of the experimental work should be done by the pupils. Under the conditions we have usually the teacher must demonstrate most of the exercises; get the pupils to assist you as much as possible.
3. Much can be made out of home demonstrations.
4. Excellent demonstrations are often suggested, brought to class and demonstrated by pupils having home advantages.
5. Recitation reviews should be exercises in oral expression.
6. The written work should be small in amount, in good form and English, and it should be developed as board work in the beginning.
7. Liberal use should be made of the expression of ideas by means of diagrams and drawings.
8. The historical aspect is often fascinating to young people.
9. The importance of what is learned should be emphasized by bringing out its utility.
10. Children love to assist in gathering the material necessary for study purposes.
11. Select and present exercises with special reference to community interests and the sciences which are to follow.
12. Relate one topic to another.

X. TEXTBOOKS, MANUALS AND REFERENCES.

(a) Texts and manuals.

1. General Science—Clark—American Book Co.
2. General Manual—Clark—American Book Co.
3. First Science Book—Higgins—Ginn.
4. The Sciences—Holden—Ginn.
5. Nature Study—Overton and Hill—A. B. Co.
6. Introductory Science—Teachers—Bridgeport, Conn.
7. Sixth Yearbook—Supt's and Prin's As'sn of N. Ill., Univ. of Chgo. Press.
8. General Science—Rowell—Macmillan.

9. First Year Science—Russell and Kelly—Henry Holt.
10. Elements of Physical Science—Barber—Normal, Ill.
11. Nature Study and Elementary Science—Curriculum—
Horace Mann School—Columbia University.
12. Story of Useful Inventions—Forman—Century.
13. Elementary Science Manual—Thalman & Weckel, Oak
Park, Ill.

(b) References.

1. A simple text each in physics, chemistry, physiology,
botany, agriculture, physical geography, and zoology.
2. Story of Great Inventions—Burns—Harpers.
3. Essentials of Biology—Hunter—Am. B. Co.
4. Sanitary and Applied Chemistry—Bailey—Macmillan.
5. Inventors at Work—Iles—Doubleday.
6. Electricity and its Everyday Uses—Woodhull—Double-
day.
7. Inventions and Inventors—Mowry.
8. A variety of selected library books.

In general the attention of the class should be centered on a single book if a text is followed. Reference reading should be limited to the cultivation of interest and for the satisfaction of those presenting special questions.

Texts and manuals are still far from being satisfactory but in many cases they may serve in part as a guide and may thus be of value to the teacher with limited experience. In the Wisconsin High School no text is used but the work is outlined as here indicated; however, many of the books here mentioned are consulted and have been found to have elements of special value.

COMMERCIAL SECTION

FRIDAY, 2:00 P. M.

Council Chamber, City Hall.

Chairman—J. A. Book, South Division High School, Milwaukee.
 Secretary and Treasurer—Emma Janisch, High School, Waterloo, Wis.
 The Ideal Commercial Teacher—D. Walter Morton, University Inspector
 of Commercial Departments, Madison, Wis.

Discussion.

James C. Reed, Director of Commercial Training, State Normal School,
 Whitewater, Wis.

Advanced Bookkeeping—Harriet Mason, Commercial High School, Ra-
 cine, Wis.; William A. Sheaffer, West Division High School, Mil-
 waukee; J. W. Martindill, High School, Manitowoc, Wis.

The Teaching of Typewriting—Carl T. Wise, State Normal School,
 Whitewater, Wis.

Discussion.

Paul A. Carlson, High School, Jefferson, Wis., R. H. Butler, High
 School, La Crosse, Wis.

Demonstration of Speed Typewriting—Operator furnished by the Un-
 derwood Typewriter Co.

Election.

 THE IDEAL COMMERCIAL TEACHER.

JAMES C. REED, Whitewater.

A holy discontent is the foundation of all improvement. Dissatisfac-
 tion with the present, and looking forward to better things in the future
 is the way we march onward and upward to greater achievements. Pro-
 gress is made possible by ideals. It is by means of these imagina-
 tions of the mind, which present to us pictures of a future more to be
 desired than the present, that progress is made possible. Whenever we
 are without ideals we are fast approaching an easy professional death.
 We are breathing in the deadly anaesthetic of "self-satisfaction," which
 means stagnation; which means that we are asleep at the switch. A
 few teachers are in this comatose condition, void of ambition, void of
 professional pride, without ideals, and almost without hope; merely
 marking time, and perfectly satisfied with their present attainments.
 Thank fortune, there are not many of these in our ranks; not many who
 have crawled into their professional shells and are merely drifting with
 the tide.

Most commercial teachers dream of better days and better things to
 come. If you compare your ideals of to-day with your ideals of one, two,
 three, or five years ago you will see, or ought to see, at least, that your

ideals of to-day are much higher and better than those of the days gone by.

The ideal commercial teacher must have a high conception of what commercial education means to our country and to our day and generation. If the business men of the next generation are nobler, better, and more efficient it will be because of the high ideals of the commercial teachers of to-day. We must educationalize business and make a place in business for the educated man. Business is the greatest profession of our time, and the commercial teachers of this country have the biggest, the noblest, and the most important mission to perform of any class of teachers in the profession. We should be proud of the fact that we are "bread and butter" teachers. Some speak of culture in glowing terms. The children should study art, music, literature, poetry, science, so when they get old and have much leisure time they may enjoy these accomplishments. I have no quarrel with this view for I believe in culture for all who can afford it, but I am also convinced that there are an increasing number of children in this country who need something more than they need culture, and that is a training which will enable them to make an honest living and make place for themselves in the world. I believe in culture, that we may enjoy the leisure of our old age, but I believe more in a business education that will give the ordinary boy or girl some ghost of a show to have some leisure to enjoy when they get old.

We have always had ideals in education. In no age have they been entirely absent, though sometimes they are almost buried under systems and rules and regulations. The school machinery is sometimes so complicated and so cumbersome, that no ideal can become effective.

To-day, we have many ideals in education; the literary ideal, the scientific ideal, the political ideal, the physical ideal, moral ideal, and the vocation ideal. Each of these ideals has made more or less of an impression upon our conception of a model education, and some of them are still molding educational opinion.

It seems fitting that we should have an ideal in commercial education, and to have such an ideal we should have some conception of what an ideal commercial teacher should be.

An ideal commercial teacher should be an investigator. Our work is in its infancy. We are not yet out of our swaddling clothes. We need teachers who are not afraid to try something new. We have the advantage of a new field and an abundance of material. The materials of commercial education are all around us, unstudied, uncollated, and unclassified. In Commercial Geography we have only scratched the surface. In Commercial Arithmetic we are not yet agreed on what should be included, and what excluded. Shorthand has been at a standstill for twenty-five years. Our systems are no faster, no more scientific and no more efficient. Some of the systems are crude in structure and woefully lacking in literature written in the system and all of them need an overhauling.

The Psychology of Skill. Have we probed the question of the acquirement of skill to the bottom? Are we using correct methods in our efforts to secure technical skill?

Advertising and Salesmanship. What should be included and how much?

Why, our course of study fairly bristles with unsolved problems, and no commercial teacher can be considered ideal unless he has some of these problems on his mind and is making some effort to place our field of instruction on a higher plane of efficiency.

But it is no use *to dream* of better things. Ideals are valueless unless they are put into action; unless they arouse our emotions and drive us to do something.

The ideal teacher must be up and doing; must be stout-hearted and heroic.

The ideal commercial teacher must possess not only energy and will, but sound scholarship as well. Wrongly directed energy may have force, but it is not effective. We need a broad, solid, educational foundation on which to build the superstructure of our special knowledge of commercial branches. This will give our teaching its proper perspective. It will show us the relation of our teaching to other educational work. It will enable us to evaluate our work and to judge of secondary education in a comparative way.

I say the commercial teacher must be a thinker, a doer, and a scholar, but he must also know something of the business world. He must know both books and business. Business is rapidly advancing. The business methods of to-day are not like those of a decade ago.

The business teacher must keep up with the procession. He must be able to relate his work to the actual business life of today. He must also be a student of psychology. You may talk about teaching being merely "applied common sense". You may poke fun at the "pedagogical hospitals" all you want to and you may argue that if you know your subjects well you need not bother your head about psychology, pedagogy, and the training school, etc. There is a grain of truth in all this but after all it is only a half-truth. A knowledge of psychology is helpful to the natural-born teacher, and it is absolutely essential to the one who has no aptitude for such work. We must understand the child-mind if we are to meet with any real success in teaching.

Yet one more thing for the ideal commercial teacher and that is a charming personality, that illusive something which is indescribable and undefinable, that force of character which gives the power to influence other people to do their best, that peculiar charm which captivates us, and makes us feel the dignity and the responsibility of a human life.

This God-given treasure of a winning personality should have some place above all other qualities of an ideal teacher, and I am not ready to dispute the correctness of that view. I would choose such a teacher for my child in preference to one of deeper scholarship or of greater intellectual attainments.

In conclusion, the ideal teacher should possess investigating ability of a high order, initiative and resourcefulness. He should be a profound scholar, a psychologist, a good business man, and above all possess that personal charm that turns the minds and hearts of young people to the higher and nobler things of life.

THE COMMERCIAL TEACHER AND THE DEVELOPMENT OF THE
COMMERCIAL COURSE IN THE HIGH SCHOOL.

D. WALTER MORTON, Madison, Wis.

Business training or, as it is familiarly called, commercial education, has been rapidly going through the transition stage. In Germany business training is considerably older and more developed than in America, for the number of secondary commercial schools was large even a decade ago.

There is considerable question as to who was the father of business training in America. Mr. R. M. Bartlet, first of Philadelphia, later of Pittsburgh, and finally of Cincinnati, is hailed by some as the founder and originator of this form of instruction in the United States. Mr. Bartlet's claim to this distinction is disputed by many who hold that Peter Duff, or George M. Comer of Boston, or Jonathan Jones of St. Louis, antedated Bartlet. James Gordon Bennett, we learn on good authority, conducted a school in New York even before Bartlet's first venture which dates back to the year 1834. At this time Bartlet began his first school for the teaching of penmanship, bookkeeping and commercial arithmetic in Philadelphia. He later went to Pittsburgh and afterwards to Cincinnati.

These pioneers in business training were succeeded by that generation headed by Silas E. Packard of Cincinnati, an itinerant penman, who traveled from place to place in Ohio and Kentucky, visiting the various schools and teaching penmanship. It was his custom whenever he went to a town to display specimens of his handwriting and at once to organize a class. As soon as he had the class organized, he would move on to a new field.

This was also the practice of Mr. Platt R. Spencer, the original author and founder of the famous Spencerian system of penmanship. One of his pupils, Mr. H. D. Stratton, afterwards, in connection with Mr. H. B. Bryant, organized the chain of business colleges known as the Bryant-Stratton schools, many of which still exist. One of the partners of this concern in the Baltimore Commercial School was Mr. W. H. Sadler, a pioneer business training teacher in that city.

Soon there was added to the original curriculum of these pioneer business colleges, commercial law, and later on, a course in bookkeeping. The text used for the early study of bookkeeping was Jack-

son's Bookkeeping published in New York in 1804, and a second edition in 1811. This was termed "Bookkeeping in the true Italian form of debtor and creditor by way of double entry".

These men, as the pioneer business college men, were succeeded by a large number of worthy successors among whom might be mentioned Mr. George W. Eastman, and his nephew, H. G. Eastman, and Mr. H. W. Flickinger, long known as a master penman, a man who was a member of the faculty of the school where the writer of this paper first began teaching some ten years ago.

The perpetual scholarship was a distinct idea and feature of the Bryant-Stratton schools. Its purpose was to secure attendance of persons for short periods in the intervals of their work. The various short courses now offered by colleges and universities do the same thing that the perpetual scholarship was designed to do. This perpetual scholarship in the Bryant-Stratton Schools was good for any one of the long chain of schools conducted under this corporate name.

Among the early advocates of commercial education in the high school was Professor Alexander Dallas Bache, who came to Philadelphia fresh from a study of education in Europe. Professor Bache instituted a short business training course in connection with the Central High School in Philadelphia in 1849. Oliver Dyer, one of the enthusiasts of the phonographic society, then organized in Philadelphia, obtained permission to form a volunteer class in the high school. For one term he taught 250 pupils free. The next year shorthand was added to the school's curriculum under a regular instructor. The commercial work at this time did not extend over two years, and the historian who sums up the results of these early high school courses says the short courses were failures.

In 1892 President Edmund J. James, then a teacher in Philadelphia, appeared before the American Bankers' Association and made a plea for a commercial high school. His suggestions met with a hearty response. The movement was taken up in various places. The old business college high school courses were enlarged, and elective commercial instruction was then offered, although during the period from 1892 to 1898, the number of high schools offering such courses was limited. The growth of the number of high schools offering these courses, from that year on to the present, has been rapid and continuous, and in 1903, of the 780 schools taking the regents' examination in the state of New York, 500 of them took business subjects. The movement for business training in the high schools is now established, and year after year the number of schools giving such opportunity is growing.

One of the most recent indications of this is the fact that the neighboring states of Minnesota and Illinois, are both considering ways and means of, at least in part, following the lead of Wisconsin in offering admission credits to the University for certain business training courses taken in the High School.

In the early days of the adoption of high school business training

courses, the teachers were necessarily drawn from the business colleges or were business college trained, without even a four year high school training. This was necessarily the case, for business training could be obtained there without the necessity of giving four years to the study. To-day the business college trained commercial teacher should be a graduate of one of the normal courses now being offered by recognized business colleges. Graduates of such business college normal courses may still find schools where they will fit into the work, but additional study should be prosecuted yearly and examinations given, the passing of which should bring a slight annual increase in salary. This study should be continued until such teachers have had the same amount of training they would get in a high school and university business training course. The ideal commercial teacher, however, should have at least a four year high school course, and preferably a school of commerce course in a college or university, together with some practical experience.

The history of teaching in other subjects merely indicates that at some future date in commercial teaching, we shall see a time when the number of commercial teachers will be much more numerous. When such a time comes we may expect superintendents and principals seeking commercial teachers to select from the over-crowded market only the best material. When such a time comes the ideal commercial teacher will be primarily one with business experience. Added to theoretical knowledge obtained, this practical knowledge will be the very key-stone of the commercial teacher's preparation. No longer will we find what we find in, I may say, the majority of cases to-day, in the high schools of Wisconsin, teachers teaching office practice, who have never worked one single day in an office; teachers teaching book-keeping, who have never even attempted to keep a set of books; and teachers of stenography, who have never taken any letter dictation in a regular office. This lack of practice training is the great draw-back to efficiency in our present commercial teaching. Most teachers of commercial subjects seem to think that what they should do at the end of the year is to take a course in business subjects in some normal school or University, rather than to go out into actual business for real business training experience.

This morning I happened to go into the Burrows Adding Machine Company, and took the opportunity to question one of their salesmen, a young man with high school training, just four years out of high school. I asked this young man what preparation he thought the high school should afford students who enter business at the completion of their four years' high school course. The young man promptly replied that some training in salesmanship was the thing that the high school ought to give to its graduates of the business training courses. This young man mentioned especially the psychology of salesmanship. Now I do not know that I would agree with him, and would place such a subject in the high school curriculum, but I do think that the high school ought to offer some training in salesmanship, of such a nature

as to give high school students some insight into business conditions as they will find them, when taking positions either as retail or traveling salesmen, or even specialty salesmen of the highest grade.

I realize very greatly that such a suggestion would mean the employment of a well prepared, experienced teacher of salesmanship, but with the opportunity presented by the extension division of the University, it seems to me, that special lectures on this subject could be given at very little cost to the school board, by taking advantage of the opportunity offered by the business Administration Department of the extension division of the University, which has men capable of giving lectures along this line.

I realize full well the objections in the minds of many of you at this particular time, regarding the salary necessary to obtain such a trained teacher as I mention. We must not forget, however, that with an oversupply of teachers at any time, the same law applies to teaching as to any other business. The law of supply and demand operates. To-day, teachers are leaving the teaching of other subjects, where the pay is less than commercial subjects, and are spending a summer, or longer, perhaps a year, in special theoretical business training, and then taking positions as commercial teachers, at much higher salaries than they received while teaching other subjects. Money and commodities always seek the market where the largest return may be had. So, to-day, these teachers are leaving other fields and entering the commercial field. This condition, however, cannot continue very long after the market for commercial teachers is oversupplied. When this point is reached, superintendents will have the opportunity to select the very best of the numerous candidates for such positions, and those who are not selected, will do what many teachers of other subjects are doing to-day, seek training in other subjects, paying the most money. The well known economic law of the supply and demand for gold certainly is parallel, for when the purchasing power of money falls to such a point that it does not pay to coin gold, this commodity seeks a natural outlet for its use in the arts, until the purchasing power rises again, and gold is once more coined.

I would also like to venture the prediction that sooner or later the high school commercial department will be compelled to open its doors to graduates of the general high school course. These may be those who, for some reason or other, find that their plans for higher education after taking the high school course have not carried, and who then find themselves thrown upon their own resources, in order that they may earn a livelihood. Some few of the high schools, very few, in fact, have already provided for such courses for graduates of the high school, who thus find themselves compelled to go out into the business world. Those of you who have been reading the papers this spring may remember that Mrs. Young suggested, for the city of Chicago, what she was pleased to term a junior college course, wherein those graduates of the high school who could not afford a four year

college course, could take an additional two years course, suitable for such students. Until the colleges and universities offer such short, special courses the high school will undoubtedly fill a great need by providing such a short course for such students in their own high school. This, of course, means that many such students do not have to go to the expense of paying tuition, board, room rent, and the various incidental expenses connected with even such a two year course in the university. When such courses are provided, the burden becomes even more heavy for the high school boards to make the business training course what it really ought to be, practical, and not technical and bookish.

Finally when the advanced commercial courses are thrown open to graduates, it will become the duty of the high school, more than at present, to aim at training, not clerks, bookkeepers and stenographers, but men and women capable of filling positions of leadership in commerce, as business executives and managers.

ADVANCED BOOKKEEPING.

W. A. SHEAFFER, Milwaukee.

Synopsis.

In beginning the study of Advanced Bookkeeping pupils must be taught that the first year's work in bookkeeping should lay the foundation for the advanced work, and that the advanced work must be built on that foundation. Too often the pupil fails to connect his knowledge with the new work and spends the large part of a semester in making the connection. The teacher should carefully guide the pupil during this transition period.

It is a mistake in the advanced work to teach that a certain method of doing a thing that was taught in the first year's work is necessarily the only correct way to do it. Pupils should be taught other methods approved by competent authority, such as the different methods of handling Discount on Sales and Discount on Purchases, closing by journal entry, making the balance sheet after closing the ledger, different methods of handling depreciation, etc.

There are, however, certain fundamental principles that cannot be questioned. One of these is the distinction between a charge against capital and a charge against income, the difference between an asset and a nominal element. The proper consideration of depreciation before net profits are found is another principle that is now recognized by accountants and by the courts. This should be thoroughly understood.

What should be the aim of a course in Advanced Bookkeeping? Shall it be simply to turn out good routine bookkeepers? To do

this is an important thing. To teach a pupil to do the work of a routine bookkeeper neatly, carefully, and accurately is something that is worth while. But if we have done nothing more than this, we haven't done our duty. To send a pupil out with no more training than this would make him an office drudge.

He must be taught to think, to analyze, if his training is to fit him for business. Of course one cannot make an accountant out of every pupil nor even give him the foundation to become one, any more than training will make a skilled mechanic out of every common laborer. But a large majority can be taught that bookkeeping is more than routine work. It is analysis, it is reasoning and planning along other than routine lines. To develop this power of analysis, of thinking, different methods should be used.

In the first place, the teacher must grow in his understanding and knowledge of the subject. The teacher is the source of inspiration for the pupils. It is impossible to inspire the pupils to think and analyze unless the teacher is growing along this line.

Second, problems that are different from the routine work should be given to test the pupil's knowledge of debit and credit. Problems that involve adjustment entries are excellent for this purpose. They must be carefully selected and the pupils must be taught how to study them.

Third, the pupils should study accounts so as to fix clearly the fundamental differences between asset and nominal elements. This can best be done by taking problems that involve both elements in relation to the same asset, such as the distinction between repairs to a building and an addition to it.

Fourth, pupils should be taught to analyze results. Too much of the making out of statements is a matter of form and memory. Without the form the pupil is lost. Occasionally, take a trial balance and inventories and require pupils to find the net profit or loss in their own way, and explain how they got the result.

Fifth, give them the working conditions of a business, and require them to work out original problems in determining the books of entry, the columns to be used, the ledgers, and the accounts.

These methods should put the pupils in such a state of mind that they are constantly asking themselves the question *why*, as well as *how*.

The pupil with such a training will be able to go into a business that is new to him and be capable of growing and developing in that business instead of simply becoming an office drudge. But more than that, he will have a satisfaction and a pleasure in his work that a routine, mechanical worker cannot have.

THE TEACHING OF TYPEWRITING.

CARL G. WISE, Whitewater.

This subject is not of my choosing, but rather to my liking, as it affords me an opportunity to present some ideas which I believe deserve more attention than they usually receive.

In the brief space of time in which I am permitted to speak to you, I shall endeavor to present some of the problems confronting the teacher of typewriting as I see them, and tell you something of the way I am endeavoring to meet the situation.

The failure to produce efficient typists may result from several sources, the system, the teacher, the student, the method of instruction, or *all* combined. No doubt many teachers here to-day are victims of circumstances over which they apparently have no control and are forced to supervise and teach a class in typewriting by looking through a glass window, and at the same time teach a class of forty pupils in bookkeeping or instruct a hundred freshmen in penmanship. Can the most expert teacher secure good results under such conditions? Never. Perhaps many of you know nothing of these conditions but they are the rule rather than the exception in the smaller high schools of the middle west and the teacher in charge is judged by the results obtained, criticized and often dismissed as inefficient. If there is present here a superintendent or high school principal where such conditions prevail, I ask you in behalf of your teacher and pupils to arrange your schedule so that during the typewriting hour the teacher may give her undivided attention to typewriting during the whole period and notice the remarkable improvement that is sure to follow.

You would not expect excellent results from your teachers of music and drawing by this absent treatment method and it is folly to expect the teacher of typewriting to do the impossible and meet the ever-increasing demands of the business world under such conditions.

I do not wish to imply that all the inefficiency in typewriting is due to this cause, but no experienced school man can deny but that such an arrangement has added its full share to the list of incompetent typists who annually pass from our schools.

Right here however, I wish to say that ideal conditions are most difficult to obtain anywhere along the line in any chosen profession or business, and the success of any man in any profession or business, depends almost wholly upon his ability to meet conditions as they actually exist, adapt himself to the circumstances, reorganize, enlist the cooperation of those in authority and turn inefficiency into efficiency. That is a most important part of the school work about which nothing was learned from books of theory and pedagogy, nevertheless, this problem is constantly before us and it remains with each of us to solve it in his own and individual way.

One of the most successful teachers of typewriting in this country sent out circulars among graduates of business courses asking for a frank and unprejudiced statement of their opinion of the teaching methods of typewriting in the schools which they attended.

This free expression from 210 former students who have been out of school *long enough* to form some notion as to the cause of their inefficiency is well worth our attention, since it directly or indirectly places fully half the blame on the teacher.

The report summarized as follows:

Teacher too busy	13
Not enough personal attention by teacher	45
Teacher not a touch writer	10
No insistence on keeping eyes off the keys	12
Practically no real instruction after first day	32
Not enough machines	7
Change of machine in first position after leaving school	9
Hurry to get through and out at work; shortness of course provided	17
Too little preliminary keyboard study before transcription began	21
Took a temporary position too early	13
Miscellaneous	12
Not enough emphasis on typewriting as compared with shorthand	19
Total	210

I do not take this as indicating lack of effort on the part of teachers, so much as lack of equipment, lack of time, too many pupils placed under the charge of one instructor, etc., but the facts are simply startling. We stand charged with 50 per cent of the blame.

If this summary is a *reasonable* index to the cause of failure among our pupils generally, we are forced to the conclusion that something must be done to greatly increase the typewriting efficiency while the pupils are in the classroom under our direct instruction. This can be done by the introduction of scientific methods of practice exercises which will eliminate hours of useless practice or grind from which the pupil derives but little that is beneficial in learning to write.

In teaching typewriting there are three very important things to be kept in mind from the beginning.

First—A logical method of practice reducing the waste of time and energy to the minimum.

Second—Typewriting must become automatic.

Third—The ultimate attainment of writing accurately 75 words per minute without increasing the time now devoted to the subject.

No doubt we are all agreed that the solution to our difficulty may be found in the method of presenting the practice work, but we are not yet ready to agree on that method. The speaker does not maintain that the method he employs is the only one which will secure the

desired ends but he does believe it is supported by good psychology, sound pedagogy and common sense.

The learning of typewriting requires the acquisition of a group of special habits and all associations of manipulation are developed and perfected simultaneously in a definite manner. In the beginning the learner's attention and effort cannot be applied to the writing in a direct and economical way for the reason there are so many *new* things to attend to.

First—The copy itself.

Second—The spelling.

Third—Thought of locating the keys.

Fourth—The touch or writing.

Fifth—Handling the machine.

All of these things require constant attention and all must be developed together in order that the student may write. Anything that detracts or draws the attention retards the progress of the pupil. And right here is where we generally make a serious blunder, for a very common method of beginning is to start the pupil on exercises that are entirely too difficult.

I have here four charts which were prepared by a teacher in one of our large eastern schools. These charts were prepared and presented to the members of the Commercial Section of the National Educational Association as ideal beginning exercises. The reason for beginning in this manner is to focus attention on the work and to learn the recurrence of certain vowel and consonant combinations in the hope that pupils will readily learn to write. From a psychological standpoint can anything be more preposterous? Practically every principle of psychology has been violated. These charts are worse than useless, they are positively harmful. So far as focusing attention is concerned he has succeeded admirably, but such an arrangement of letters requires all the attention and energy of any beginning pupil to read the copy, leaving no time and no energy to attend to the rest of the group of manipulations that must be developed at the same time. These extremely difficult exercises are not given in many texts but irrelevant fingering exercises are to be found in the beginning of almost every text and we have accepted them as a necessary part of our work without question or protest, largely because we were taught in this manner and we are now passing them on to our pupils. But, you say *we* learned and *our pupils* are learning. *Certainly*, but we all learned in spite of these arbitrary exercises, not because of them and the progress was very slow. Had we been subjected to scientific laboratory tests and accurate records kept we would stand amazed at the amount of time actually wasted not to mention the things learned that later had to be discarded. As usually presented such exercises are detrimental to the progress of beginners and I doubt the wisdom of their use anywhere in the course.

It is a sound principle of pedagogy and psychology to begin the

teaching of any subject with such knowledge as the pupil already has; then proceed to build up step by step in an orderly way, always avoiding as many breaks as possible. In all learning it is impossible to avoid all difficult steps and indeed it is well that we do encounter some hard places, but at these stages the progress is temporarily arrested while the new habits are being formed; hence the necessity of planning the work so that as many obstacles may be avoided as possible.

The beginner in typewriting brings a knowledge of spelling, a factor of great importance on which to build but one little appreciated judging from the usual arrangement of beginning exercises. He also has the ability to manipulate the fingers although as yet he has not formed the necessary coördinations to bring skill on the typewriter.

By taking advantage of this knowledge and arranging simple words as beginning exercises instead of arbitrary letter combinations the pupil is relieved of much of the burden of attending to the copy and the spelling, the *very* things that usually demand great attention and detract from the other manipulations such as locating the keys, writing and handling the machine.

The First Lesson.

Too much stress cannot be placed upon the first lesson. Preliminary to beginning the fingering such usual explanations as position at the machine, inserting paper, etc. are carefully given. From the chart we carefully go over the letters on the home row of keys a number of times. Have the pupils take correct position at machine and *all in unison* write forward and backward, from the center out, etc. until the pupils shall have mastered this row. In two lessons under proper guidance this section can be mastered. Then begins the writing of words using the keys on this row always choosing the simplest words possible such as these words: Present chart.

Begin slowly so that no incorrect habits are formed, then increase the speed gradually until the students are writing words as fast as they can write without error. Speed from the first week. Many teachers are afraid to speed the class lest the pupils fall into habits of inaccuracy. Never carry the speed to that extent, but insist that writing be done at the highest possible point at the same time maintaining accuracy. I fully understand and appreciate the regular and irregular variations; the fluctuations in attention and effort; the regular fluctuations at the critical stages; and the effect of changes in feeling, attitude and mood of students, but with all this in mind, I am confident of the importance of speeding the class under careful, intelligent direction.

Bryan and Harter in their study of telegraphy, found that years of daily practice in receiving telegraphic messages at ordinary rates would not bring a man to his maximum ability to receive. They also found that men whose receiving rate had been level *for years* frequently rose to a higher rate when forced to do so in order

to secure or hold a position requiring higher skill. Their conclusion was that "it is intense effort that educates." Observations and records kept in my own classes have proved that pupils progress more rapidly under carefully stimulated direction.

After a number of these words have been mastered I arrange them in the easiest and simplest sentences such as these, following the same order as in developing words. Additional words from the group practiced are frequently introduced into the sentence in order to hold attention.

The next step is the introduction of the keys operated by the index finger for the reason that these fingers are more easily controlled and have most of the work to perform.

Using the letters and words which have been learned on the "home row" proceed to introduce these new letters into combinations forming new words. As far as possible introduce these letters into new words formed from the words already learned. Now carefully approaching from the known to the unknown building words and sentences the pupil is rapidly acquiring the ability to write. Day by day introduce some new letters until the whole key board is finally mastered. During the whole development the pupil has had the pleasure of seeing that he is actually accomplishing something. He has learned to write as well as master the key board, and he has done it with the minimum amount of monotony.

If proper care has been exercised in selecting and building words and sentences, pupils are now ready to write sentences covering every key on the key board, such as—The sly brown fox jumped over the lazy old dog and quickly vanished. Begin small paragraphs using as many keys as possible; combine these paragraphs into letters, and from this on the process is one of gaining speed and skill, but the same careful guidance from the teacher is required for months after the writing has become almost automatic. Too much emphasis cannot be laid upon the importance of reviewing the exercises at all stages of progress. It is a common experience in many kinds of mental and physical work to find a short period of "warming up" necessary before the best work can be accomplished, and in typewriting it shows itself in better attention, and better mental and motor efficiency. It has been demonstrated that skill cannot be recalled by a sheer act of the will but requires the exercise of the muscles to reestablish the chain of subconscious reflexes. I believe the first ten minutes of each typewriting period can be profitably devoted to review practice.

I wish to refer briefly to the statement that our high school pupils should write 75 words per minute. Perhaps you may think this standard too high but all along the line comes the public demand for more rapid and accurate typists and I believe the time is almost here when this will be the general standard set for graduation. My belief is based upon the records now being made in typewriting con-

tests. Here is an extract from the official report of the American Typewriting Contest held in Chicago this year. Three classes are shown, the professional, the amateur and the novice.

This shows the highest professional writer wrote 125 words per minute net for a period of one hour, the average for all professional contestants being 121 words net.

The best amateur writer wrote 124 words net for a period of 30 minutes, the average for all amateur contestants being 116 net.

The highest writer in the novice class wrote 96 words net for a period of 15 minutes, the average for all novice contestants being 84 words net.

In view of this does it seem unreasonable to expect our pupils to attain the seemingly high standard of 75 words? I think not. I sincerely believe it can be done by the average student in the regularly prescribed course of time now given to typewriting by applying scientific methods of instruction.

ENGLISH SECTION

FRIDAY, 2:00 P. M.

Assembly Room, Jefferson St. School, Jefferson and Martin Sts.

Chairman—L. W. Brooks, Principal of High School, Racine.
 Relating the Work of English in the Grades to That in the High School Through the Medium of a Supervisor.

J. V. Denney, State University, Columbus, O.

May Bumby, Racine.

General Discussion.

RELATING THE WORK OF ENGLISH IN THE GRADES TO THAT IN THE HIGH SCHOOL THROUGH THE MEDIUM OF A SUPERVISOR.

J. V. DENNEY, Columbus, Ohio.

The true supervisor, if we are to have one, will be not a boss but an assistant to the teacher. The one who does the teaching is the most important person in the whole school system. A supervisor of English is necessary because no printed course of study or syllabus covering the grades and the high school can be made sufficiently specific and elastic to serve its purpose. We unconsciously prove this fact by altering our courses of study every time we get the chance. And this is right—a sign of growth and life in the schools. The real course of study is made day by day in the classroom. It is always a different

thing from that which appears in the annual reports and our course-books. What goes on in the classroom is the all-important thing and there is need of someone to see to this.

The first duty of the supervisor of English is to assist in the making of a progressive course of study that shall eliminate needless repetitions and shall make evident a rational principle of construction. As to the reading work, our teachers need to know the reason why they are reading this rather than another piece of literature, what is its specific effect,—ethical, aesthetic, or utilitarian. A supervisor must be one who knows young people and likes them and must help to determine just at what stage a given piece may best be introduced and just what effect should be worked for by the teacher. It is necessary also that in the course of years the greatest variety of reading matter be introduced in order that none of the varied impulses of young people be left unsatisfied. Good work has already been done in this direction since the days of Horace Scudder and of Charles Elliot Norton. Long-continued coöperation and experimentation will be necessary to complete the program. The second duty of the supervisor is to attend to the oral reading and the training of the voice. It would be a public benefit if the teacher who has a pleasant voice free of the nasal tones that Henry James deplors in us Americans, should be encouraged by the supervisor to read often to the class even at the sacrifice of the lesson part. The third duty that is to be attended to is that of dramatization. If we had English supervisors, this might become a powerful educational instrument through the schools. Difficult reading such as Burke's Speech on Conciliation is rendered easy when the dramatic instinct is appealed to.

The chief duty of the English supervisor is in connection with the English composition. This work calls for a high order of organizing talent. It includes not merely the improving of English as an instrument in the schools but also the work of relating the school to the community through the medium of English. A supervisor of English must know how to utilize the entire field of community interests in the English work. Attempts in the past have been partial. One system of schools has built a progressive system of English composition, oral and written, on the interest of young people in Botany and Zoölogy; another is based exclusively on the reading; a third system is based upon local history; and a fourth upon sociology. There is a tendency now towards making a system of composition in connection with Manual Training, Commercial and Agricultural Courses, and there is no reason why it should not succeed. All of these plans taken severally are partial, one-sided and incomplete. We are ready for the organizer who will base the oral and written work of the schools not on one adolescent interest but on a great variety of these interests as fast as they become dominant. Following the socializing of the established curriculum, the supervisor of English will see the opportunities afforded by each of these subjects for developing expressional growth,

refinement of manners, and of communication, and strength of character. The supervisor would also study the motivation that is possible for each of these subjects at various stages in the school course, would find specific, social and individual motives to set up in the mind of teachers and pupils as a reason for every scheme of work that may be attempted. The composition work would thus issue spontaneously from the other interests of the school. It might also in part go outside of the curriculum.

In coördinating the composition work of a given grade, one of the chief duties of the supervisor is to see to it that the demand for written composition is not excessive. Composition should not be regarded as calling for its own block of time, as a separate study, until the sixth or seventh grade is reached. At that time, especially in schools that have the departmental or junior high school organization, the English composition will naturally begin to demand for itself the separate organization. Here the supervision should be from the high school point of view and the best supervisor for the grammar grades and high school alike will be the best and broadest of the English teachers of the High School.

After this foundation work is done, there are several things of a scientific character that the supervisor may attend to. One of these is in determining what is the characteristic community dialect. The newspapers should be used as fast as the dialect is determined, especially if the dialect is partly foreign, to improve the public speech. Through the composition there will be reporting on local history in connection with the history class, reporting of local government in connection with classes in civics, reporting of the work of libraries in connection with the work in English classics, reporting of industrial plants in connection with the sciences and manual training, and the reporting of business organizations in connection with the commercial classes. Much will thus be accomplished in making the school a place of real and authentic information for the community.

In all of this work of organization, the supervisor of English called for is not especially a literary person. Of course, he must be well read and must know what good reading matter is and what good writing is, but he must also know the capacity and interests of young people of various ages and inclinations; he must be broadly interested in all of the subjects of the school and of the community, and above all, he must be one who likes people.

RELATING THE WORK OF ENGLISH IN THE GRADES TO THAT
IN THE HIGH SCHOOL THROUGH THE MEDIUM
OF A SUPERVISOR.

MAY BUMBY, Racine.

In Racine, an attempt is being made to supervise the teaching of English in the public schools. It was thought that the English in the grades could be more perfectly articulated with that of the high school if it were all placed in charge of one person. In order to launch this new work, it was necessary to call upon a teacher in the high school to do it. About two-thirds of her time is given to the high school, and one-third to the grades. This new responsibility is keenly felt but imperfectly outlined, and I certainly should have refused to come here to-day to tell you about it, had I not been told that Racine is the only city in the state where a real effort is being made to supervise the teaching of this subject.

As there is no universally accepted pedagogy for the teaching of the English in any grade, one who attempts to supervise it in many grades is at once plunged into a maze of difficulties, and receives the jolts and disappointments of the real pioneer in any line of development. The mere fact that the road is hard, lures one on in the hope that he may be able to find the solutions for some of the problems which will have to be successfully met before English can be placed on a sure foundation. I am a pioneer of only one year and two months' experience, and I surely do not desire to be so presuming as to assume that I have arrived at conclusions which are definite and satisfactory. I have not accepted an unchangeable code for the guidance of my work, as I have found such a thing impossible. Rather would I meet the needs of the course of study in English as I would administer to the physical demands of a living organism. Efficiency in either case is based on knowledge and an appreciation of conditions, and as development along either line increases with actual experience, plans must perforce be on a growing basis.

When I entered this new field the three words: "Articulation, organization, and correlation," became my watchwords, so they will naturally form the topics for my discussion this afternoon. As organization both precedes and accompanies articulation, an overlapping in their consideration will be unavoidable.

English is a subject which runs through the primary, elementary and secondary schools, and those which offer academic training. Strange but true is the fact that this line of development which ought to be continuous and unbroken is imperfectly articulated both between the schools themselves and the definite steps or grades in each school. The university sends out a bulletin telling of the thousand and one errors made by her incoming freshmen; the high school teachers la-

ment the fact that the freshmen are not evenly or well prepared. The teachers of each school struggle blindly to train their pupils to meet the demands made upon them. We are endeavoring to meet these conditions by organizing our work so each teacher may know very definitely his individual responsibility to the system. We do not yet know the exact results, but if we may judge by the way in which these definite plans are welcomed by the teachers in the grades and high school we may at least hope for a very satisfactory outcome.

The fact that the teachers in the elementary and secondary schools are not acquainted, is another thing that has stood in the way of perfect articulation. To meet this condition we are making it possible for the teachers in each school to visit those in the other so that all may become acquainted with the teachers, the work, and the methods of both schools. Outlines alone will not secure efficiency, but a broad knowledge coming from contact with general conditions is necessary for effective teaching.

The organization of the work is rather complicated to relate, so I will first speak of the general attempt in the high school and in the grades, and then give you some of the details.

In our high school we have thirteen classes in the ninth grade; eight in the tenth grade; six in the eleventh; and four in the twelfth. The teachers of the classes in each of these grades meet and plan the work in detail so that each class is covering the same work as every other class in its group during any given period of time. This has three distinct advantages: first, a pupil transferred from one class to another will continue his work in the new class with less difficulty; second, when the pupils of each of these groups are redistributed at the beginning of a new year, their preparation is more even; third, new or inexperienced teachers find it easier to get into harmony with our work and our methods. I can see possible drawbacks to this mode of procedure, but we have faithfully followed the scheme for more than two years, and I believe it has met with the approval of all of our teachers. As this idea worked to such great advantage in the high school, we felt that a similar plan would be helpful in the grades. We could not follow the same means for organization as frequent committee meetings of teachers located in schools that are far apart were impossible. Consequently, outlines were prepared which cover in detail the work of the entire year in each grade.

When I commenced my visits to the ward schools, I felt that I had some definite ideas regarding the teaching of English as a language, and my pride was somewhat shaken when I began to realize that I must change some of my long held opinions. I felt convinced that grammar ought to be treated in a very careful and comprehensive manner in the seventh and eighth grades. Some of the English teachers in the high school shared my ideas, and warned me to do all I could in my venture into the elementary schools to encourage the accurate and thorough teaching of the subject. Our high school pupils knew almost nothing of it, so I concluded that the grade schools offered almost

all composition and no grammar. I soon learned that the opposite condition prevailed. Surprise held me spellbound when I saw the response the seventh and eighth grade teachers were securing in the memory part of the science, and the appalling fact which confronted me was that after all of their painstaking care to teach grammar, the pupils knew almost nothing of it. As a result they finish the elementary schools without a knowledge of such formal generalizations in grammar as are of practical use in forming a language conscience, and are unable to draw those relations which function in the speaking and writing of the mother tongue with fluency and correctness. There is surely a mistake somewhere—a gross misjudgment of our children, and a false conception of their needs. There is need to consider the question gravely, lest the pupils in our schools should leave them feeling that we “have taught them grammar in pure waste.”

When I was present in the classrooms during the periods of formal instruction in English grammar, I saw the ready response to the memory parts of the subject, and the obtuse expressions on the faces of the pupils when those parts requiring sustained and logical thinking were being presented. When I take my position on middle ground and view in perspective the English work in the grades and in the high school, I am led to feel that better results would be gained if a limited amount of the fundamental principles of grammar were taught and applied in the sixth, seventh, and eighth grades, and some of the more advanced and difficult parts were presented in the high school when the pupils are more mature.

I learned from the teachers in the elementary schools that there was almost no time for the teaching of composition when so many demands were made in grammar. One went so far as to say that she had given no special attention to composition until the last few weeks of the eighth grade. This revelation caused me to take steps to cut down the requirements for the teaching of formal grammar thus gaining more time for applied grammar in the composition work.

Some may contend that in order to get the benefit of our course as planned, it will be necessary for the pupil in the grades to finish the high school. I agree that we are endeavoring to unify the work and consequently, the fact that our English course is a unit will be felt by those who complete their courses in both schools. Our opponents argue that many of the pupils do not go to high school, and that fact makes it necessary to teach all the grammar possible in the grades. I answer that the study of formal grammar does not insure even to the advanced student the spontaneous, full, or necessarily accurate expression of thought. How much less does it affect the talk or the writing of the average eighth grade pupil! If a boy goes to the high school, let him get the greater part of his training in grammar there when he can understand it; if he does not go, he will not need it because he is not old enough to have assimilated what he has learned by rote, and hasn't had enough of an opportunity to put into practice that which he has memorized. For him I would prescribe as effective training, oral and written composition. Teach him, as well as the

prospective high school student, to talk in a clear convincing manner and to write a paragraph or a business letter with ease and effectiveness. If our object is to teach our pupils to speak and write correctly, I believe we will get on much faster by giving them many opportunities to speak and write, and by introducing definite means to otherwise train the ear and the eye, for after all the correct use of the mother tongue depends very largely on habit. When we stop to consider that there was no English grammar published, until the Elizabethan period, and that our grammar at best is flexible, we shall be in a better mood to look askance at too much of the formal teaching of the subject in the grades.

The question which next presented itself was what parts of the grammar ought to be eliminated. Outlines were prepared and opinions expressed by superintendent, principals, teachers, and supervisor, which were organized into a working plan. You may not agree with the parts which we have chosen to postpone but we had to get something for a working basis, and to us the plans are logical. My chief criticism of them is that they still include too much, but I believe fewer mistakes will be made if we move slowly in this matter.

It may be of interest to some of you to know of our plans. Our text is the Webster-Cooley Book, so they are based on that.

For the seventh and eighth grade our outlines are as follows:

GRADE VII.

I. The Sentence

A. Elements of a simple sentence.

1. Complete subject.

a. Subject substantive.

(1). Noun.

(2). Pronoun.

(3). Any group of words used as a noun or pronoun.

b. Subject modifiers.

2. Complete predicate.

a. Predicate verb.

(1). Transitive.

(2). Intransitive.

(a). Linking.

(b). Complete.

b. Complements.

(1). Predicate nominative.

(2). Object.

c. Predicate modifiers.

Note: Any of the elements of a simple sentence may be compound.

B. Kinds of sentences.

1. Meaning.

a. Affirmative, negative.

b. Declarative, interrogative.

c. Exclamatory, non-exclamatory.

2. Form.

a. Simple.

b. Compound.

c. Complex.

C. Clauses.

1. Principal.
2. Subordinate.

Note: Two or more principal clauses or two or more subordinate clauses may be coördinate.

a. Functions of.

- (1). Substantive.
 - (a). Subject.
 - (b). Object.
 - (c). Predicate nominative.
 - (d). Principal term of a prepositional phrase.
- (2). Adjectival.
- (3). Adverbial.

D. Connectives.

1. Relative adverbs.
2. Relative pronouns.
3. Conjunctions.

E. Independent words.

F. Appositives.

G. Possessives.

Omit.

1. Objective complement. (Adjunct accusative).
2. Indirect object.
3. Nouns used adverbially.
4. Copula.
5. Verb phrases.
6. Phrases used as
 - a. Attribute complement (predicate nominative).
 - b. Object complement.
 - c. Objective complement. (Adjunct accusative).

GRADE VIII.

I. Nouns.

A. Classes.

1. Common.

Note: The term collective may be used when explaining the occasional use of the plural verb with a singular noun. (Nomenclature).

2. Proper.

B. Uses.

1. Subject.
2. Predicate nominative.
3. Object.
4. Principal word in a prepositional phrase.
5. Appositive (with punctuation).
6. Possessive.
7. Independent in word of address.

C. Modifications.

1. Number.
 - a. Singular.
 - b. Plural. (Rules for forming).
2. Case.
 - a. Common.
 - b. Genitive.

Note: Spend more time on the function of a given noun in a sentence than on its case form. (Nomenclature).

3. Gender.
 - a. Masculine.
 - b. Feminine.
 - c. Neuter.

Note: Need not dwell on gender.

II. Pronouns.

A. Classes.

1. Personal.
2. Demonstrative.
3. Relative.
4. Interrogative.
5. Possessive.

B. Uses.

1. Subject.
2. Predicate nominative.
3. Object.
4. Principal word in a prepositional phrase.
5. Possessive.

C. Modifications.

1. Number.
 - a. Singular.
 - b. Plural.
2. Case.
 - a. Nominative.
 - b. Accusative.
 - c. Genitive.
3. Gender.
 - a. Masculine.
 - b. Feminine.
 - c. Neuter.
4. Person.
 - a. First.
 - b. Second.
 - c. Third.

III. Adjectives.

A. Classes.

1. Descriptive.
 - a. Common.
 - b. Proper.
2. Limiting.
 - a. Article.
 - (1). Definite.
 - (2). Indefinite.
 - b. Demonstrative.

B. Modifications.

1. Comparison.
 - a. Positive.
 - b. Comparative.
 - c. Superlative.

C. Constructions.

1. Simple modifier.
 - a. Direct modifier of a noun.
 - b. Predicate nominative.
2. Phrase modifier.
3. Clause modifier (with punctuation).

IV. Verbs.

A. Kinds.

1. Meaning.
 - a. Transitive.
 - b. Intransitive.
 - (1). Linking.
 - (2). Complete.
2. Form.
 - a. Regular.
 - b. Irregular.

B. Modifications.

1. Tense.
2. Number.
 - a. Agreement.
3. Voice.
4. Mood.
 - a. Indicative.

V. Adverbs.

A. Classes.

1. Time.
2. Place.
3. Manner.
4. Degree.
5. Cause.

B. Modifications.

1. Comparison.

C. Constructions.

1. Simpler modifier.
 - a. Direct modifier of a verb, adjective, or another adverb.
2. Phrase modifier.
3. Clause modifier.

VI. Prepositions.

VII. Conjunctions.

- A. Coördinate.
- B. Subordinate.

VIII. Interjections.

Omit

1. Abstract and concrete nouns.
2. Progressive and emphatic verb phrases.
3. Infinitives and participles.
4. Constructions of infinitives and participles.
5. Nouns used as:

A. Objective complement. (Adjunct accusative.)

B. Indirect object.

C. Adverbial modifier.

6. Pronouns.

A. Indefinite.

B. Compound personal.

C. Compound conjunctive.

7. Pronouns used as follows:

A. Independently.

B. Indirect object.

C. Apposition.

D. Objective complement (Adjunct accusative).

E. Adverbial Modifier.

8. Dative Case.

Later we prepared an outline containing the parts of grammar to be taught in the high school, so that each teacher in this school had a definite plan for his work, and a copy of the plans for the teaching of grammar and composition in the grades. Then in a conference of high school teachers, we went through the outlines and designated the definite things to be taught in each grade. By this method the high school teachers know more definitely just what they are to hold the incoming freshmen responsible for and also know exactly what they are to teach to their classes, and can do both more intelligently when they have the scheme of the whole in their minds. We feel that we have learned that grammar thoroughly taught in the grades is not sufficient. We still find something to teach to advantage because drill and application require time.

Committees of teachers next met and outlines for work in composition were prepared.

Of course these cold formal outlines in grammar and composition may tempt some to teach these subjects separately, yet it is our aim constantly to teach applied grammar and to give definite instruction in the way it functions in the correct use of language.

Other ways in which we have organized our work have been in the more technical matters. Both in the grades and in the high school themes are placed in the notebooks in the same manner. The same general directions hold for the heading, margin, and indentation. Corrections are made with the use of the same symbols. Pupils place their corrections on the page facing that on which the theme is written. Teachers enter some mark of approval on pages where corrections have been satisfactorily made. Three grades are given on each piece of written work. The first is to indicate thought value. The second, technique, and includes spelling, punctuation, and use of grammatical forms. The third is a grade which is given on the appearance of the paper, and includes correct form for heading, margin, indention of paragraphs, and penmanship. One grade on a theme does not give a pupil a satisfactory idea of the teacher's estimate of his work, but if three grades are given and if the pupil is trained to know the meaning of each, a more accurate idea of the relative value of the points of strength and weakness may be gained.

We are trying to emphasize the doing end of English so special attention is being given to letter writing in both schools. As many of our textbooks differ in the technique of letter writing, I prepared some general directions for this work so that there will be exact agreement in our teaching.

My contact with the reading has helped in the arrangement of the high school course of study in literature. Copies of the lists of the classics read in the elementary school are given to the high school teachers so that they may know just what the pupils have read before coming to them. Lists of selections memorized in the grades are also given to the high school teachers and these are made of direct use at different times. They are of special help to the pupils when in the

tenth grade, for it is there that a very definite attempt is made to teach the oral interpretation of literature, together with other forms of public speaking. Thus it is possible to make constant reference to work previously done, and the pupil is made to realize the dignity of the knowledge he gained in the grades.

Correlation of work in English with other studies should be a stronghold. In the high school this is difficult on account of the fact that the entire course is so highly departmentalized. In the grades it seems to be easier because of very little departmental work. We hope to use geography and history as well as reading for work in dramatization. The same subjects also furnish excellent means for the development of the topical recitation and themes. Nature study and art also furnish topics for oral and written composition. Geography may be correlated with composition through letter writing—the pupils corresponding with pupils in other schools in distant places. The pupil may also be taught the value of reading when working his problems in arithmetic.

I have tried to give you an idea of our work and of our plans. A year from today they may look very different, and we may need to change some of them. We hope we may have the wisdom to do so if the occasion demands. We feel that we are moving in the right direction, but we are also certain that further growth and development are necessary.

Some may feel that supervision of English teaching in the grades is only within the reach of the larger school systems. To a certain extent this may be true, but I believe it can be done in almost every place, if one of the high school teachers of English can be given a little time for it. The actual time spent in the elementary schools in the small town will be very limited compared with the time necessary in the larger cities, so this will help to make it possible. Then they may also profit by advancement made in this work in other schools, as well as by the detailed outlines of the course of study in English for the elementary and secondary schools, as prepared by a national committee. The crying need everywhere is for articulation, organization, and correlation, and I believe it is possible for all of us to get into line and into harmony with this movement which will carry us onward.

HISTORY CONFERENCE.

FRIDAY, 12:45 P. M.

Milwaukee-Downer College.

Chairman—D. O. Kinsman, State Normal School, Whitewater.

Secretary—Amelia Ford, Milwaukee-Downer College, Milwaukee.

12:45—Informal reception and luncheon, Johnstone Hall, Milwaukee-Downer College.

Address—Practical Suggestions to Teachers of Civics—A. J. Hutton, Superintendent Industrial School for Boys, Waukesha.

Address—The History of the Present: Its Materials and its Point of View—Frederic J. Paxton, Professor of History, University of Wisconsin.

Illustrated Lecture—Recent Discoveries in Egypt and the Use of Egyptian Monuments in Introducing Public School Students to the Study of Ancient History—James H. Breasted, Professor of History, University of Chicago.

The meeting was opened with a paper by Supt. A. J. Hutton, of the Industrial School for Boys, Waukesha, Wis. Mr. Hutton emphasized the need of developing in young people the ability to serve and also the willingness to serve; and showed, by an interesting sketch of life on the farms a few generations ago, how boys and girls then received such training unconsciously, from the practical necessities of everyday life, but that under modern conditions, this training must be consciously and almost artificially supplied by mothers and teachers. If the home and school fail to provide training for service, grave problems will confront the state when these young people are ready to take their places in the world.

Then followed a short business meeting, Mr. D. O. Kinsman, of the Whitewater Normal School, Chairman of the standing committee, presiding. The minutes of the last meeting in November, 1913, were read by the Secretary, Dr. Amelia C. Ford, of Milwaukee-Downer College. A resolution was then passed authorizing the standing committee to find out how much time was being devoted with high schools of the state to the teaching of history and civics, and to report at the next meeting in 1915. The standing committee appointed to have charge of the next conference consisted of Prof. Wayland Chase, of the University of Wisconsin, Mr. William Kittle, Secretary of the Board of Regents of Normal Schools, and the retiring chairman for the present year, Mr. D. O. Kinsman. The meeting was then adjourned, and the program resumed.

The next speaker was Prof. Frederic A. Paxton, of the University of Wisconsin. He discussed the matter of how far present day events, as, for instance, the conditions in Mexico and the European war, come within the jurisdiction of the historian. He showed that because of the impossibility of finding out the facts, such events cannot be dealt

with by the historian till at some future time when he can get access to records, documents, and similar material, that to-day are unavailable. He also pointed out how different the character of history, especially American history, will be in the future from what it has been hitherto, due to the unwillingness of men, prominent in any line, to leave their letters for publication and to the increased use of the telephone or private conversations, in place of written communications. Such written material will be almost lacking for the future historical student. The cheering view of this situation is that the future student will feel little interest in original letters of that kind, but will find his greatest concern in just those facts on which we are having the greatest volume of material accumulated,—namely, social, industrial, political, and religious trends or movements; in fact, all the underlying currents in the life of the mass of people, and not so much in the acts and ideas of a few leaders.

The last speaker was Prof. James H. Breasted, of the University of Chicago, whose address was on "Recent Discoveries in Egypt, and the Use of Egyptian monuments in introducing high school students to the study of Ancient History." His lecture was accompanied by rare and valuable lantern slides. The following is a synopsis of his address:

"The customary presentation of the history of early Europe with no consideration of the Orient, is like an effort to write a history of America without any reference to England or Europe.

Civilization began in the eastern Mediterranean basin, and future historians will unavoidably present the interfusion of the civilization of the Orient with the life of southeastern Europe and Asia Minor, in a coherent and symmetrical picture.

Of all centres of human life, the Nile Valley first left barbarism behind, and entered upon a career of refined and highly developed civilization. The diffusion of this Nile Valley culture in the eastern Mediterranean and neighboring Asia brought the earliest civilization into these regions. Later, the culture of Babylon powerfully influenced western Asia; still later, Hittite civilization developing under noticeable Egyptian influence, produced a third great Oriental centre of culture in Asia Minor. All three of the sources of civilization contributed to the early development of Europe. Among these three, the culture of Egypt was the most refined and highly developed. It was moreover itself a Mediterranean civilization, and intimately connected with the Aegean by pre-historic commerce. Recent discovery in Egypt enables us to look at the very ships which carried this early Mediterranean commerce. We find these vessels pictured in a relief from a V the Dynasty pyramid-temple of the 28th Century B. C., while an inscription at Palermo shows us that these early fleets of the Egyptians were already crossing the Mediterranean in the 30th Century, B. C. These are the earliest sea voyages known in human history; but they are not the beginning of Egyptian navigation of the Mediterranean, which must have begun long before 3000 B. C.,—centuries before the Aegean peoples emerged from the Neolithic Age.

The earlier stages of Egyptian culture reaching back into the Neolithic Age on the Nile have, during the last twenty years, been disclosed by excavation. For the first time, we are able, as a result of these discoveries, to trace a civilization step by step from stone to metal and thence to writing and a centralized state. Neither metal nor writing was discovered by Europe, but the Neolithic peoples of Europe gained these things from the Nile Valley.

The next great period of Egyptian culture, the Pyramid Age (3000-2500 B. C.) produced the earliest architecture in stone, and recent excavations among the pyramids have revealed the germ of the cathedral clerestory and the earliest colonnades (28th century B. C.) besides complete plans of the typical pyramid and connected buildings, especially the pyramid-temple.

The luxurious refinement of the Egyptian Empire (16th to 12th Century B. C.) has been illustrated by the exquisite furniture and household equipment discovered during the last few years in the Theban Cemetery. Gleaming with gold and silver overlay, brilliant with incrustation of red and blue stones (lapis-lazuli and carnelian), and retaining even the soft leather upholstery in extraordinary preservation, these survivals are not only a revelation of imperial luxury in the early Orient, but evidence of its remarkable refinement and beauty.

These things illustrate the extraordinary preservative quality of the excessively dry Egyptian atmosphere. They explain why it is that so many documents from the daily life of the people have survived in Egypt. These documents written on Egyptian paper (papyrus) have survived in the dry ruins of the Nile villages, among the rubbish of fallen sun-dried brick houses. They have been found in such volume that our ancient histories must all be written over again. Here are household archives: letters, bills, receipts, and accounts with the government, on the basis of which the whole administration of a Roman province can be reconstructed. Here, too, are government archives, from which we gain such things as the text of the very decree by which Caracalla conferred universal citizenship upon all the Roman provincials early in the Third Century A. D. Fragments of libraries, too, have furnished us with Aristotle's last Essay on the Athenian Constitution, poems of Sappho, fragments of Menander, or Timotheos on the Persians, the earliest surviving Greek book. The dingy ruins of Egyptian villages have thus become veritable treasure-houses, yielding us priceless survivals from the Greek, Hellenistic and Roman worlds.

Egypt itself has come to be recognized as a vast reservoir of ancient life throughout the Mediterranean. The life which it disclosed to us is so real and vivid that it at once dispels that impression of unreality which besets immature minds whenever the ancient world is discussed. The relief scenes in the early Egyptian tomb chapels of nearly 5000 years ago, depict the daily life of that distant time with surprising vividness. These materials are better suited than any others now known, to reveal to the young student of history the beginnings of the arts and crafts, the domestication of animals, the development of agriculture,

the organization of government, and the emergence of the earliest state. Any sense of unreality caused by the undeveloped Egyptian drawing in these ancient scenes can easily be removed by explanation, by a photograph or two of the modern native at work, and especially by a few photographs of existing products of ancient Egyptian handiwork. The student thus sees not only the pictured craftsman at work, as shown by the ancient sculpture, but also the actually surviving work of the ancient artisan's hands. The material for such studies should, of course, be collected between two covers in the suitable textbook, or reference book, which ought long since to have been in every ancient history teacher's hands. When this has been done, the deep vista of the past will have become real even to the immature mind and early man will be seen to have made the fundamental conquests in the material world and also many of those in the realm of mind while Europe was still groping in Stone Age darkness. This will enable the young student to discern clearly how the light of Oriental civilization slowly dispelled the darkness which shrouded prehistoric Europe."

LATIN CONFERENCE.

FRIDAY, 2:00 P. M.

German-English Academy, High School Assembly, 561 Milwaukee St.

Chairman—M. S. Slaughter, University of Wisconsin, Madison.

Secretary—R. W. Zinns, West Division High School, Milwaukee.

Latin Teachers' Luncheon, Blatz Hotel, 12:30 o'clock.

Business Meeting, 2 o'clock.

Latin Dialogue, "Medicus"—Miss Ferris and Pupils from Milwaukee Downer Seminary.

A Suggestion for the High School Latin Course—Jos. V. Collins, State Normal School, Stevens Point.

Latin in English—J. V. Denney, Ohio State University, Columbus, Ohio.

The Association held its second annual luncheon at 12:30 o'clock, Friday, November 6th, at the Blatz Hotel. Thirty-three members were present. Miss Frances E. Sabin of the University of Wisconsin gave an interesting account of some of her experiences while on her recent trip to Europe.

To expedite business at the Conference to follow, the chairman appointed, at the time of the luncheon, a nominating committee consisting of Mr. J. G. Brandt of Madison, Miss L. B. Tomson of Milwaukee-Downer College, and Miss Florence Lentzner of Milwaukee South Div. H. S.; and as auditor of the Association's finances, Miss Bessie Gulliford of Manitowoc.

The regular annual Conference of the Association was called to order in the High School Assembly of the German-English Academy by the

President, M. S. Slaughter, at 2:00 o'clock. Business was first transacted.

The Nominating Committee reported the selection of the following officers for the year 1914-15:

President—Mr. R. W. Kester, Milwaukee, Washington High School.

Vice President—Miss Grace Goodrich, Ripon College.

Secretary-Treasurer—Mr. Roland W. Zinns, Milwaukee West Div. H. S.

Executive Committee—Miss Mirah Congdon, La Crosse; Mr. Frederick M. Van Horn, Milwaukee North Div. H. S.

These nominations were ratified by the Association.

The auditor reported the Treasurer's statement of the Association's finances correct. The report showed a balance of \$19.88 in the treasury.

The Committee on a High School Latin Prize or Scholarship, Mr. D. E. Frank, chairman, reported the following proposition from Prof. E. D. Wright of Appleton.

"For several years I have cherished the hope that some day Wisconsin might be able to offer a High School Latin Prize similar to the one established in New York City. Accordingly I was greatly delighted when the subject was broached at the Latin Conference in Milwaukee last November. To start the ball rolling in a practical way, I wish to offer the Wisconsin Latin Teachers' Association a free gift of four thousand Latin Verb Games. The conditions are these:

1. A Corporation shall be formed under the laws of Wisconsin that there may be a body with legal status for the transaction of business.

2. This Corporation shall pledge itself to dispose of the Games in Wisconsin before the first of November, 1915, and to pay therefor into the Prize or Scholarship Fund one thousand dollars. On my part the Games will be f. o. b. at Appleton.

3. The money shall be put where it will be safe and permanent.

4. The sum of five thousand dollars shall be secured before the prize or scholarship shall be available."

A motion was made and carried that the Association extend its heartiest thanks to Professor E. D. Wright for his gift and that a committee be appointed to see to the carrying out of his proposition. It was the sense of the meeting that the existing Latin Prize Committee be reappointed and two new members be added. The president announced the personnel of the Committee as follows: Original members, D. E. Frank of Milwaukee, East Division High School, chairman; Miss Taunter of Milwaukee Normal School, R. D. Zinns of Milwaukee West Division High School; additional members, E. D. Wright of Appleton, and J. H. Pratt of the German-English Academy.

Miss Leta Wilson of the Madison High School and Miss Frances E. Sabin of the University of Wisconsin next discussed the advisability of forming a Publicity Committee, which should look after the interests of Latin editorially and carry on a systematic campaign of publicity. A motion was made and carried that a committee of seven be appointed by the chair to carry on this work, and that the president be on the committee as an advisory member. The President appointed the following members on the Publicity Committee: Miss Frances E. Sabin of the

University of Wisconsin, chairman; Miss Zettie Sieb of Racine, Miss Leta Wilson of Madison, Miss Teresa Ryan of Stoughton, D. E. Frank of Milwaukee East Division High School, J. G. Brandt of the University of Wisconsin, and E. D. Wright of Appleton.

The regular program then followed. The first number was a most interesting and well-presented Latin playlet entitled "Medicus," given by Miss Ferris and pupils from the Milwaukee-Downer Seminary. A vote of thanks was extended to Miss Ferris and her pupils for the delightful presentation.

Prof. J. V. Collins of the State Normal School, Stevens Point, Wis., next gave an interesting talk on Suggestions for Changes in the High School Latin Course. J. V. Denney of the Ohio State University, Columbus, Ohio, followed with an excellent paper on Latin in English. Abstracts of the two papers follow.

TREASURER'S REPORT.

Balance on hand November 6, 1914	\$19.88
Dues collected at Conference, November 6, 1914	18.50
	\$38.38

LATIN IN ENGLISH.

J. V. DENNEY, Ohio State University.

1. Increase of available English vocabulary is dependent upon acquaintance with the three funds of English words, the native fund, the Romance fund and the classical fund. These three funds give the possessor three words or three modes of phrasing for the same idea.

2. Accuracy in speech requires a knowledge of the value of suffixes and prefixes, a knowledge of root meanings, and training to discern the original image back of the root meaning. These things are chiefly the result of painstaking translation.

3. The mastery of the English Grammar comes by comparison with the Grammar of another language. The native English sentence was first made orderly, logical, serviceable, under the influence of the Grammar of Latin in the ninth and tenth centuries.

4. Up to this very generation English literature was produced by people trained in the classics or who lived in a society familiar with these. Nineteenth century prose and poetry cannot be read with comprehension and sympathy by the Latinless. The distaste for the English classics is largely due to ignorance of the Greek and the Latin classics; and the farther back we go in English literature the greater is the necessity for some acquaintance with Latin and Greek.

5. The textbook of English literary history is a sterile possession for the student who is without Latin. He must swallow it all on faith. He cannot even understand the critical terms that are used in discussing the English literature.

6. Aesthetic criticism is not a permanent refuge. It degenerates into mere personal impression. The prevailing contempt for all English literature but the contemporaneous is traceable to the widespread ignorance of the classics. The future of real English study is bound up with that of the other languages and especially Latin and Greek. The real issue is not between the ancient and modern languages, or between English and the other languages. It is between serious language study and no worthy language study at all—not even in English. The preservation of standards in English study should impel all teachers of English to promote the study of the classics as a matter of self-interest.

SUGGESTION FOR CHANGE IN LATIN COURSE.

Jos. V. COLLINS, Stevens Point.

I owe an apology for appearing before you, as I am a mathematics teacher, and not a Latin teacher at all. My only defense is that I have an interest in the subject of Latin.

For good reasons, much of what I have to say will be of a preliminary character rather than on the subject set down for me.

I think Latin in all probability has had foul play in Wisconsin. I admit I shall have to reason from effect to cause, which is not a specially good kind of reasoning, but no other is available. I feel sure that years ago educators in this state, who had had poor courses in Latin (very often given in our American colleges), and found, or thought they found, what they had learned in Latin of little practical value to them, began teaching that time spent on Latin was wasted. Their pronouncements found willing ears in those who had never studied the language and who were only too glad to find that that which they did not know was of no value. These people then in turn spread the tidings that Latin was not practical.

The evidence for this consists in the fact that Wisconsin stands low in the list of states as regards the number of its high school pupils studying Latin. Latin classes in the Normal Schools have always been small, and at the last meeting of the Board of Regents the language was taken out of all the normal schools except those at Milwaukee and La Crosse. In this state Latin has even become the symbol for uselessness as regards practical value in education.

Now if a campaign, or shall I call it a pestilence, has been organized in the state, then it seems to me a counter-campaign should be organized to put the language back in its proper place in education. Who so well qualified to carry on this campaign as the Latin teachers of the

state, and upon whom does the obligation rest heavier than upon them to carry on this campaign? Neither diffidence nor apparent self-interest ought to hold you back. Miss Sabin's example and leadership ought to spur every Latin teacher on in this labor.

A word or two concerning such a campaign. If I were waging a campaign of this kind in Wisconsin, I would not put forward as an argument for Latin its disciplinary value. It is quite true that this disciplinary value is undoubtedly high. A very brief study of "Who's Who" should satisfy anyone of the value of the old college education. It came into competition with all the other forms of education in the world and distanced every one of them. But the psychologists have had a good deal to say against formal discipline, and the enemies of the classics have gotten hold of this objection and are using it as an argument against all the branches of the old curriculum. No matter. We can easily neglect this argument and have plenty to say for Latin of a very practical character.

Let us now state the case as follows: Given a language, the English language, three-fifths of whose important words in ordinary discourse are of Latin origin, whose root meanings must be known to properly understand and use the English language, and given also the English public prejudiced against this same Latin language; required to put up an argument to this public which it will be compelled to listen to and appreciate.

To do this the defendants of Latin should go after the public, and especially the teachers of the upper grades in elementary schools, who can reach and influence the children to get them to take Latin and prove to them with a wealth of examples that every one who does not know Latin has a great blind spot in mental vision of which he is largely ignorant, and on account of which he will be greatly handicapped all his life long, but especially while he is in school.

In addition to this, many pupils can not master English grammar so as to understand the relationship of words and clauses in sentences and the relation of the different parts of sentences to each other without a knowledge of Latin grammar for comparison, and every one that has this knowledge of both Latin and English grammar is greatly helped. Then, lastly, since the language of education is Latin, the nomenclature of all the common branches and the nomenclature of science is Latin, to understand and express the exact ideas of education Latin is practically essential.

To sum up, then, without Latin you cannot read English without having about half of your mental horizon clouded, you cannot write or talk without confusion arising all the time, and you cannot get an education itself without a grave handicap. Evidently this ignorance is a heavy load for the non-Latin student to carry.

Naturally we are prepared to find such results as those obtained by the teacher of Latin in the Dorchester High School, of Massachusetts, showing a superiority for Latin-trained students over English-trained students. The Princeton University experiment showed superiority of

something like six per cent, but the Princeton students were no doubt trained in the traditional Latin course, whereas the Dorchester students were trained in a motivated course. It is easy to see why there should be a difference, with this in mind.

If, then, Latin is such a good thing for English speaking pupils, it ought to be taught on the good old democratic doctrine of the greatest amount of Latin for the greatest number. To meet this requirement the present high school course should be modified somewhat. For one thing the present traditional course in Latin now commonly used should be replaced by a motivated one such as that of the Dorchester schools. We attach much importance to motivation in lower grades; why not attach the same importance to higher courses which can be likewise motivated even more clearly than the lower?

Why would it not be a good plan to begin the Latin course by a study of some English classic proving to the class that they could not possibly understand the author without understanding the original meaning of the words used? Make it absolutely clear that everyone knows English roots like burn, swim, lend, by pictures of actual happenings, but he learns words of Latin origin from contexts, and that with trouble and difficulty, and very often with most disastrous results. Latin root words should be known also as far as possible in the same way as the English roots by actual pictures of meanings. With a root in mind one can understand all the various meanings of a word without using brute force memory. With the root understood one can bring distinct words together. Thus, how is an English pupil to know what defect, effect and fact mean except by context in each case? The last two are so broad in meaning that it is hard to locate them in mind. With the root meaning order comes out of chaos. And so with ten thousand other words.

I do not believe it would take any great amount of time to motivate the study of Latin. I think it would pay enormous dividends on the investment.

Then I would fix the course so that those who did not have language memory, and whose subsequent course in the curriculum required a minimum of language, could drop out early—even at the end of the first semester, without loss of credit. I would allow students to drop out of the course at the end of the first year also as well as at the end of the second year. My understanding is that the Universities of Wisconsin and Minnesota give credit for one, two, three or four years of Latin. That is option enough to suit the most exacting.

I have few or no suggestions for details in working out the course. Miss Sabin's material gives many suggestions. The Dorchester man gives more. Students can be told of the growing importance of Spanish and Portuguese and other Romance languages in coming trade with South American countries, for which languages Latin is the natural gateway from the English to the new language.

Three suggestions, then, I have for you for the course in Latin: to motivate the course in every way possible; to make the course as in-

teresting and practical as possible, in order to hold pupils that can learn the language in its study as long as possible, and to liberalize the course, making it feasible for the lame ducks to drop out and not hold the good students back.

REPORT OF THE
MATHEMATIC SECTION OF THE W. T. A.

Officers for 1914.

President—Miss Barbara Ripley, East D. H. S., Milwaukee.

Secretary-treas—Mr. W. W. Hart, Madison.

Chairman of Exec. Comm.—Mr. W. H. Williams, Platteville.

The 1914 meeting was held on Friday, Nov. 6, at Milwaukee Normal School. About one hundred persons were present.

Mr. Colburn of Rhinelander spoke about the teaching of geometry. He emphasized the desirability of:

- (a) basing the instruction on "concrete geometry" by giving a considerable amount of drawing and measurement in the early part of the course;
- (b) insisting upon full and accurate expression in order to increase the mathematical value of the course and also its value as a training in English;
- (c) making the course interesting by the introduction of applications which are actually within the experience of the pupils—guarding against the use of subject matter which is beyond the acquaintance of most of the pupils in the class;
- (d) making definite assignments and holding the pupils for adequate response to these assignments.

Mrs. Jane Pollock Anderson, formerly a teacher in the New Trier (Ill.) H. S., spoke on the subject of "volunteer recitations", illustrating her ideas by a demonstration lesson given to six pupils whom she had brought with her.

Her plan involves a considerable amount of real live teaching in the classroom as opposed to the more common recitation work. Her device compels each student in the class to participate most of the time. Her instruction was commendable particularly because it called for careful thinking and speaking by pupils. In geometry, she expected her pupils to ask themselves questions which enabled them to develop the demonstration for a new theorem, as opposed to merely reciting a demonstration which they had memorized. For example, for the theorem "if two sides of a quadrilateral are equal and parallel, the figure is a parallelogram", the procedure would be something like the following:

Let ABCD be a quadrilateral, having AB equal and parallel to CD. Prove that ABCD is a parallelogram.

(Q.) How can ABCD be proved a parallelogram?

(Ans.) By proving its opposite sides parallel.

(Q.) What is now known? (Ans.) AB is parallel to CD.

(Q.) What must be proved? (Ans.) BC is parallel to A. D.

(Q.) How can BC be proved parallel to AD? Etc.

A period of discussion followed.

Officers for 1915.

President—Mr. W. H. Williams, Platteville.

Secretary-treasurer—Mr. W. W. Hart, Madison.

Chairman of Exec. Comm.—Mr. A. W. Kingsbury, W. D. H. S. Milwaukee.

MODERN LANGUAGE SECTION.

Chairman, J. D. DEIHL, Madison.

Secretary, C. B. STRAUBE, Milwaukee.

A petition presented by the German Teachers' Society of Milwaukee and addressed to the Executive Committee of the Wisconsin Teachers' Association to change the listing of the M. L. subsection in future programs, was referred to the Executive Committee of this section for consideration and action.

A questionnaire comprising twenty-eight mooted points of modern language teaching was discussed by Mrs. Frances K. Burr, Wisconsin High School, Madison; J. W. Rutte, St. John's Military Academy, Delafield; and John Stuckert, La Crosse High School.

Papers were read as follows:

READING MATERIAL FOR THE THIRD YEAR IN GERMAN AND HOW TO PRESENT IT.

MARIE KELLER, E. D. High School, Milwaukee.

In the third year German in our high school course, we may expect that the pupils have mastered the most important principles of grammar and syntax, can read easy German texts intelligently, and with a certain fluency, can understand simple German when spoken, and can express themselves more or less accurately, even if perhaps rather awkwardly, within the limits of an active, though by no means large vocabulary. What remains for us to do is to increase this established vocabulary, to accustom the pupils to apply constantly the principles already mastered, to teach them the finer points of grammar and syntax, and to lead them to an appreciation of the idioms and the niceties

of the German tongue, in short, to enable them to understand the language more perfectly and to express themselves more accurately and fluently.

Undoubtedly there is no other stage in the pupil's progress that lends itself more adequately to his introduction to what is truly "worth while" in German literature than the beginning of the third year, where reading forms the center of all other work in modern language teaching. It is, therefore, self-evident that the choice of the proper reading material is of the utmost importance. This is not so difficult a matter, if we consider the wealth of material we have to select from. No other nation of the world has a modern prose literature that can surpass in educational and artistic value the German prose fiction of the last fifty to sixty years. It may suffice to mention such names as Storm, Keller, Rosegger, Ebner-Eschenbach, Heyse, Freytag, to say nothing of later writers who are still at the height of their powers. All of these authors deal with conditions and problems of present-day life as well as with the ideals and aspirations of the German people. School editions of representative works of these writers are also available.

Deplorable as it may be that the dramatic field of literature is inaccessible to our pupils at this stage of their progress, we find some consolation in the fact that German poetry is within their immediate reach. And where, after all, can we get a better insight into the heart and soul of the German people, or where can we find a more perfect revelation of their feelings, aspirations and ideals than in their lyrics, ballads and Volkslieder? Indeed, no other branch of literature offers so splendid an opportunity to enrich the lives of our future men and women with beauty of sentiment, nobility of thought and loftiness of ideals.

Prof. von Noe in his admirable lecture at the Lehrertag in Chicago last July, recommended the following works for the third year in German: *Das edle Blut*, by W. W. Enbrach, *Pole Poppenspärer* by Storm, *Kleider machen Leute*, by Keller, *Aus dem Leben eines Taugenichts*, by Eichendorff, *Sudermann's Frau Sorge*, *Freytag's Journalisten* and *Otto Ernst's Flachsmann als Erzieher*.

Although I do not agree with Prof. V. Noë in his entire selection, I still consider the following works especially well adapted for class reading; "*Pole Poppenspärer*," "*Kleider machen Leute*," "*Aus dem Leben eines Taugenichts*," "*Die Journalisten*," and, to give a still wider scope for choice, I would like to add *Rosegger's Lex von Guttenhag*," *Ebner-Eschenbach's Krambambuli*," "*Storm's 'In St. Jürgen*," or "*Der Schimmelreiter*," some of *Riehl's 'Geschichten aus later Zeit*," *Hauff's 'Märchen*," especially "*Zwerg Nase*," and not to forget poetry, the *Gedichten and Lieder* compiled by Purin and Roedder (U. W.), or other selections from *Schiller, Uhland, Storm, Fontane, Liencron*, etc.

For outside reading, and I do believe that every third year student ought to read at least one book a semester outside of his regular class work, the above list may be increased indefinitely.

Basing everything on the assumption that the ability to speak the foreign language and to understand the spoken word is most essential to the appreciation of its literature, and bearing constantly in mind that every word in German brings us a step nearer to our goal, I assign to the use of the German language, as a means of instruction, a place of paramount importance. This does not mean that translation is to be completely tabooed but it should be employed only where it is the most efficient way of arriving at a clear understanding. I think even the most radical exponent of the direct method will make this concession, for I have seen that teachers in the *Musterschule* at Frankfurt too, sometimes call for equivalents in the pupil's own vernacular when they wish to make absolutely sure that the meaning of a word has been grasped. But great care must be exercised that translation be reduced to a minimum. With how little of it good work can be accomplished, will always depend on the skill and resourcefulness of the teacher and on the preparation and the previous training of the pupil. With a little patience and an extra amount of thoroughness, with an aim for quality rather than quantity, especially at the beginning of the year, a great deal can be done towards reaching the desired end.

After having done the preliminary work, which consists in putting the pupils into a receptive state of mind, by interesting them in the author's life and in other facts pertaining to the story or having bearing upon it, I begin the actual reading.

The lesson usually shows three distinct phases,

1. The development and pronunciation of new words.
2. The thought-getting and thought-giving.
3. The class reading and summarizing.

Having found by observation and experience that our pupils waste a great deal of time and energy in looking up the same word again and again, I make it a point to develop most of the new words of the next day's assignment in class, employing for that purpose the last eight to ten minutes of the recitation period. These words, usually twenty to twenty-five, are written on the board, pronounced and their meaning developed. The pupils copy them in a notebook and usually add a German synonym or an English equivalent. I find this procedure valuable, not only because it impresses the word and its meaning more firmly on the pupil's mind, but also because it leaves them more time for the thought getting which constitutes the actual preparation of the lesson.

The first thing in class the next day is the thought-giving on the part of the pupil. By pertinent, carefully planned questions I try to emphasize the important points, and to make sure that the pupil grasped the sense in general, as well as the finer shades of meaning. Complex and intricate constructions are simplified, synonyms employed, similar expressions recalled, while sometimes the etymology of a word is pointed out. The idiomatic use of prepositions and the employment of the particles which form such a characteristic feature

of the German language receive special attention. Very often English equivalents are called for to make sure that everything is understood clearly, and difficult passages are translated, if deemed necessary or helpful.

Not until the students have shown that they understand what the author intends to convey, are they permitted to read the assignment aloud: to give interpretation to the author's ideas in the author's own words. Now, the main stress is laid on good articulation, clear enunciation and proper emphasis, for these factors constitute the most important feature of reading and speaking; as they give life and character to the language, we can surely not afford to neglect them.

At the end of each chapter, the pupils are asked to give a brief summary of its contents. Sometimes the pupils must answer a set of questions prepared for that purpose; at other times, I give a list of words which must occur in the review of the chapter; then again, I leave it to the individual student, to show how many new expressions he has learned. Often an incident, an episode, or a description is made the subject of discussion, or the new traits of a character which is being developed are added to those already known. (These exercises are both oral and written).

It is perhaps apparent that this method is primarily intended for prose fiction, but with slight modifications it is also applicable to the drama and to poetry. It seems to me sane and rational, because it makes for accuracy and thoroughness. It leads the pupil to think clearly and logically and to use his own unbiased judgment in matters pertaining to a foreign nation. It gives him the power to read without translation, to think and feel in and through the language, — a power without which a full appreciation of literature is wholly impossible, to say nothing of the pleasure that comes from reading without translation.

CERTAIN PHASES IN THE TEACHING OF GERMAN.

J. W. RUTTE, Delafield, Wis.

It seems to me it is better to teach the mixed declension of adjectives as a separate lesson, rather than to teach the strong and the weak endings with a rule for their application. I admit it does not help students very much to recite from memory the strong, weak, and mixed endings, nor to rattle off rules for their use. They are somewhat more benefited by declining adjectives with these different endings. This work must be done at first, although it may not be valuable. But that is merely the starting point. Pupils will never learn to apply the endings rapidly nor correctly from that kind of

work, just as a musician would never acquire any facility in reading notes, if he were always attempting to recollect the names of the notes in his practice.

To my mind nothing will help the pupil more to acquire a feeling for the right ending than the use of German in the classroom. Why should one introduce other material for oral exercises when the grammar itself furnishes sufficient material for constant drill? During the very first recitation when I ask a student, "Wie heisst der bestimmte Artikel?" and he replies, "Der bestimmte Artikel heisst der, die, das." or when I ask, "Was für ein Wort ist der?" and he replies, "Der ist ein bestimmter Artikel," unconsciously, he is developing a feeling for the use of the correct ending. It is discouraging, at first, to receive incomplete answers, but by hammering away consistently the pupils soon learn to answer in complete statements. However, I cannot get along without making my explanations in English, and at times I even accept an answer in English. Our recitation periods are short, and the time thus gained from the development lesson, which Spanhoofd advocates so earnestly, I use in the application of the rule. To avoid monotony, I give them phrases with the objective endings omitted, and ask them to add the correct endings. I also ask them questions based on the vocabulary learned, involving those endings, or ask them to make up questions for my answers. Often I ask the whole class to give certain phrases in concert, thus enabling each one to get the drill in the pronunciation and the correct use of the endings.

I am introducing all this oral work, not to teach the pupils to speak, but as a means to get them away from the rules. Still I am not disappointed, if at the end of the first year, they have picked up many German phrases and idioms. Oral work in class is more rapid than written work, which is used only at the end of each lesson. The written work shows how well, or rather how poorly, the men apply the rules. This constant use of the German, the persistent repetition and drill, if carried on long enough, will lead them, not only to a grammar and reading knowledge, but will develop, moreover, a feeling for the correct ending, and tend to make them more at home in the foreign language.

I do not regard it essential to teach beginners the classification of nouns for that does not really help them to learn German. Most grammars seem to contain too many details instead of the essentials. Students should learn the most important facts about nouns, and learn to apply those facts by giving practical illustrations. It is not enough for them to state, that feminine nouns never take any endings in the singular, that nouns ending in el, en, er, chen, lein, take no ending in the plural or that the dative plural always ends in n etc. They will invariably give the rule correctly, and then give the plural for Onkel, die Onkeln. It is not enough for them to give again and again the nouns with their correct endings, but they must also be asked to give the reasons for those endings.

Most students are troubled at first by the progressive and emphatic forms of the verb, and naturally it is hard for them to translate He goes, He does go, and He is going by the same form Er geht. It is not enough to tell them, that the German language does not contain these forms, that is and does are not verbs in themselves and are not translated, etc. As soon as we take up the verb haben, for the first time, in addition to the other matters pertaining to verbs, I explain very carefully the three different meanings that Ich habe may have in English. After going through the present tense in the three different ways, I ask individual pupils to do the same. Then I ask them to give the different translations for individual persons, and last of all ask them to give the German for the English forms. This is merely by way of preparation for the recitation. The next day I ask them to translate all the German sentences in a certain exercise according to the three different translations, in addition to the rapid oral work in translation verb forms from the German into English and vice versa. But even that is not enough for some of the men, who have to be fairly driven into the correct translations of these forms by short drills during later recitations.

The men are more benefited by translating verb forms back and forth. It is an easy matter to say Ich bin geworden, Du bist geworden, etc., but a much harder task to give the English for Ich bin geworden, and vice versa. The oral work I supplement quite frequently by giving the English tense, and asking them to put the German form on the board. To read German exercises from the book by changing the tense of each verb also seems to be of much benefit. Very often I ask for synopses, in one or all persons, for example Ich bin, Du warst, etc. At times I make them vary the synopses work, by asking for some tenses in German and others in English. Whenever I perceive that some men are not attentive, or are giving their passive attention which does not produce results, I ask one student to start the synopsis, and the next man to give the following tense, etc. A student must be wide-awake, to remember the question I ask, the last tense given, and the tense to come. Even the indolent student, after he has failed two or three times, tries his utmost to follow the work. Too much drill on verbs cannot be given. I fear in my own case, some of the other parts of speech are neglected on account of the continued drill on verbs during the year.

How to make pupils apply the grammar they have learned in their composition, seems to be a hard task for most of us. In addition to the oral composition and drill, the men bring written compositions from English into German to class. If possible each man is asked to put a part of the work on the blackboard, with or without his paper. I always insist on having the work put down in the best handwriting, for that makes it so much easier for students to make corrections on their paper. After all the sentences have been put on, we correct each sentence in the following manner: First of all I give each student a chance to correct his own mistakes, then I call for

volunteers from the class, and if the whole class has overlooked some mistake, I suggest the final correction, or the more idiomatic expression. As a rule I found the men were not painstaking enough to correct all the mistakes on their papers. Finally toward the latter part of last year this scheme occurred to me, which I have been using ever since. Possibly many others are following the same plan although my attention has never been called to it. After all the sentences have been corrected we go over each sentence again. This time I call on students, especially those who are apt to do their work carelessly, to take one sentence after another, point out what the mistakes were in the original version, what corrections were made and above all the reasons for those corrections. I find, that when students know that they may be called upon at random to explain every correction, they are much more attentive and alert, and try much harder to understand every correction made. Furthermore, I discover their difficulties, and am at hand to help them at a critical time. If we have time, I ask frequently to have the sentences on the board read, by changing the word order, or by putting *der* in place of *ein* and so forth.

WISCONSIN SCHOOL ARTS AND HOME ECONOMICS ASSOCIATION.

FRIDAY, 2:00 P. M.

Kilbourn Hall, Auditorium.

Chairman—F. D. Crawshaw, University of Wisconsin, Madison.
Recent Developments in Our Theory and Knowledge of Practical Arts Education—David N. Snedden, Commissioner of Education, Massachusetts.

The meeting will then divide into the manual training, drawing and home economics sections.

RECENT DEVELOPMENTS IN OUR THEORY AND KNOWLEDGE OF PRACTICAL ARTS EDUCATION.

DAVID N. SNEDDEN, Boston, Mass.

(Abstract)

“Since 1876 we have been developing in our schools a variety of so-called “practical education,” in the form of manual training, sloyd, household arts, school gardening, etc. Originally, these were supported in large part because of the belief that they would make important contributions towards ultimate vocational efficiency. By some they were defended because they gave an opportunity for hand training such as the ordinary academic subjects seemed not to afford.

“Until the development of a wide-spread demand for vocational education, the progress of our practical arts training was fairly steady, but when once the public became interested in a more rapid development of vocational education, there seemed for a time to be danger that our various forms of practical arts education would fall into abeyance. We had to confess that, however attractive and apparently satisfying our manual training, household arts, gardening, and other forms of practical training seemed to be, nevertheless, their contributions to vocational efficiency were doubtful, and probably more or less accidental. The public has been steadily asking why we should keep equipment and teachers at work in these fields, now that we are bent upon establishing a series of definitely vocational schools open to young people from fourteen years of age upward, and paralleling our liberal arts training.

“The answers to the questions that have been raised by the public are by no means as yet clear. Nevertheless, it seems to me that we are now on the eve of a greater and clearer development than we have seen hitherto.

“As I see it, we need to have in our education certain fundamental distinctions between the types of training and instruction which make for definite forms of executive ability that have a place in the world, and those other forms of training and instruction which make for finer appreciation, insight, and the development of what I like to call ‘powers of social utilization’ as against powers of productive activity.

“Now, in large measure, beyond the elementary school it is the function of the vocational school to produce definite powers as to execution, or ability to do. On the other hand the general high school, and in that school such subjects as school arts and home economics, must make largely for broader appreciation and more generous insight.

“I think the greatest harm in education to-day is being done through the confusion of these two functions, and the insistence in some parts that certain more or less limited programs of manual training, household arts, commercial subjects, gardening, etc., will make for any considerable amount of vocational efficiency. Vocational efficiency is greatly needed in our modern world, as every practical man instinctively knows. On the other hand, the development of the appreciation that makes for wider utilization is also greatly needed, as at least the educator should know.

“Now, it seems to me that if the defenders of our so-called ‘practical arts’ subjects will frankly admit that their teaching in these directions contributes little to vocational efficiency, but can be made to contribute very materially to liberal or general education, we should have a sound basis for future development. This thesis can be interpreted specifically in all of the various fields, including the commercial subjects, where today in our general schools we apply methods of apparently practical education.”

HOME ECONOMICS SECTION.

FRIDAY, 2:30 P. M.

Market Hall, Auditorium.

Chairman—Daisy Alice Kugel, Stout Institute, Menomonie, Wis.

Secretary—Lucile W. Reynolds, Madison.

Relation of Design to Domestic Art—Mary L. Niles, Teacher of Design and Crafts, Stout Institute, Menomonie, Wis.

What Can be Done with Home Economics in the Rural Schools?—Elizabeth B. Kelly, University of Wisconsin.

HOME ECONOMICS IN THE RURAL SCHOOL.

ELIZABETH B. KELLY, Madison, Wis.

The largest factor in the movement for better agriculture, more prosperous and contented farmers, better homes, and social development in the rural communities, is the country teacher. The ideals stamped upon the plastic minds of the country boy and girl by the teacher remain long after school days are forgotten.

Too frequently the country teacher is a graduate of a city normal school who is willing to go to the country for a year's experience, or the country girl who is willing to teach school so that she may earn enough money to go to the city. Fortunately the type of teacher who considered English, mathematics, and Latin, education is fast disappearing. The ideal country teacher is one who has a normal training for country work. The rural teacher, whether city or country reared, to be a success must have in her soul a love of the open country. She must see its beauties, feel its charm, know its advantages and disadvantages, and become such an integral part of the community in which she is working that its problems are her problems, and she must be able to bring to the solution of these problems a well trained mind. We teachers of home economics in the rural school must be able to see the subject of home economics in its relation to the farm home. The cooking of salads and desserts and the making of tea aprons a foot square trimmed in lace and colored ribbons have very little place in the life of the country girl. Her years of school life are so short, and home economics is so small a part of her work in the school, that it will be necessary, in order that she may get the greatest benefit from the work, for us to pound hard on the essentials and teach the non-essentials incidentally.

The three things to be considered in putting home economics into a rural school are equipment, course of study, and teacher. The equip-

ment must be just a little more ideal than the equipment of the kitchens of the community and be so placed that the girl will have a standard for her own home kitchen and even here it is not ideal. The hollow square arrangement is all right for a city school where the classes are large, but in the country school, the equipment should be one that can grow, and should be as near like what could be used in the home kitchen as possible. The planning and execution of the work should be given with a view to helping the girl in her work at home. Simple labor saving devices should form a part of this school equipment so that the girl will early learn to use mechanical devices to save her time and strength. Excursions to the fields where mowers, binders, and threshers are being used, and talks on their efficiency will give the girl ideas for labor saving devices in the home.

The course of study must be made to fit the particular locality in which the work is being given. We must teach our girls to make the best use of the material at hand. If the school is situated near the banks of a stream where fish are easily caught, the wholesome preparation and serving of fish may be given for lessons in protein. If it is in a poultry district, then eggs and poultry may be used. If there is little meat in the district, the wholesome and nutritious preparation of legumes may serve the purpose, but all the time emphasizing the fact that these proteins should be supplemented by others. Pork is used in every farmhouse and sometimes it is the only meat during the winter months. Girls should be taught the most wholesome and various ways of preparing pork. I can see no reason why the schoolroom should not be used as a laboratory for making the sausage when a hog has been butchered in the community. Many a mother will be glad to give the sausage meat to the teacher to illustrate the correct, easy way of using it, especially if she received in return the finished product. She might even be willing to have this work done on shares. The school's share could be sold. Let me say that this is one way to secure the money and supplies for the work.

As I have said, the work in home economics, of necessity, can receive very little time. It becomes our duty, therefore, to teach in the schoolroom only the principles and encourage the girls to use these principles in their own homes and bring the results to school to be scored by the teacher and the other members of the class. For this work credit should be given. For example, we may demonstrate bread making in school and give explicit directions, reasons for chemical changes, etc. Then have our girls make bread at home and bring it to school to be scored. By this method, we are accomplishing two things; we are making the girl more self-reliant and we are interesting and helping the home people. The same rule may be used for the making of cake, demonstrating in school the simplest kinds to show the principles and encouraging them to make varieties at home.

The most neglected work in our domestic science in the country school is the preparation of vegetables. Every district can have vegetables and a school garden should be a part of the equipment for

every rural school. Here the teacher gives instruction not only in the care of a vegetable garden, but in the food value of vegetables and their preparation. Each student in the home economics department should be given an opportunity and encouraged to work in the vegetable garden. This garden can be made a model for the garden at home, and the girls taught the value of economy in time and strength by giving them some opportunity to use in the class all the vegetables necessary, to sell as much of the fresh vegetables as they can as a source of income, and to preserve what would otherwise go to waste.

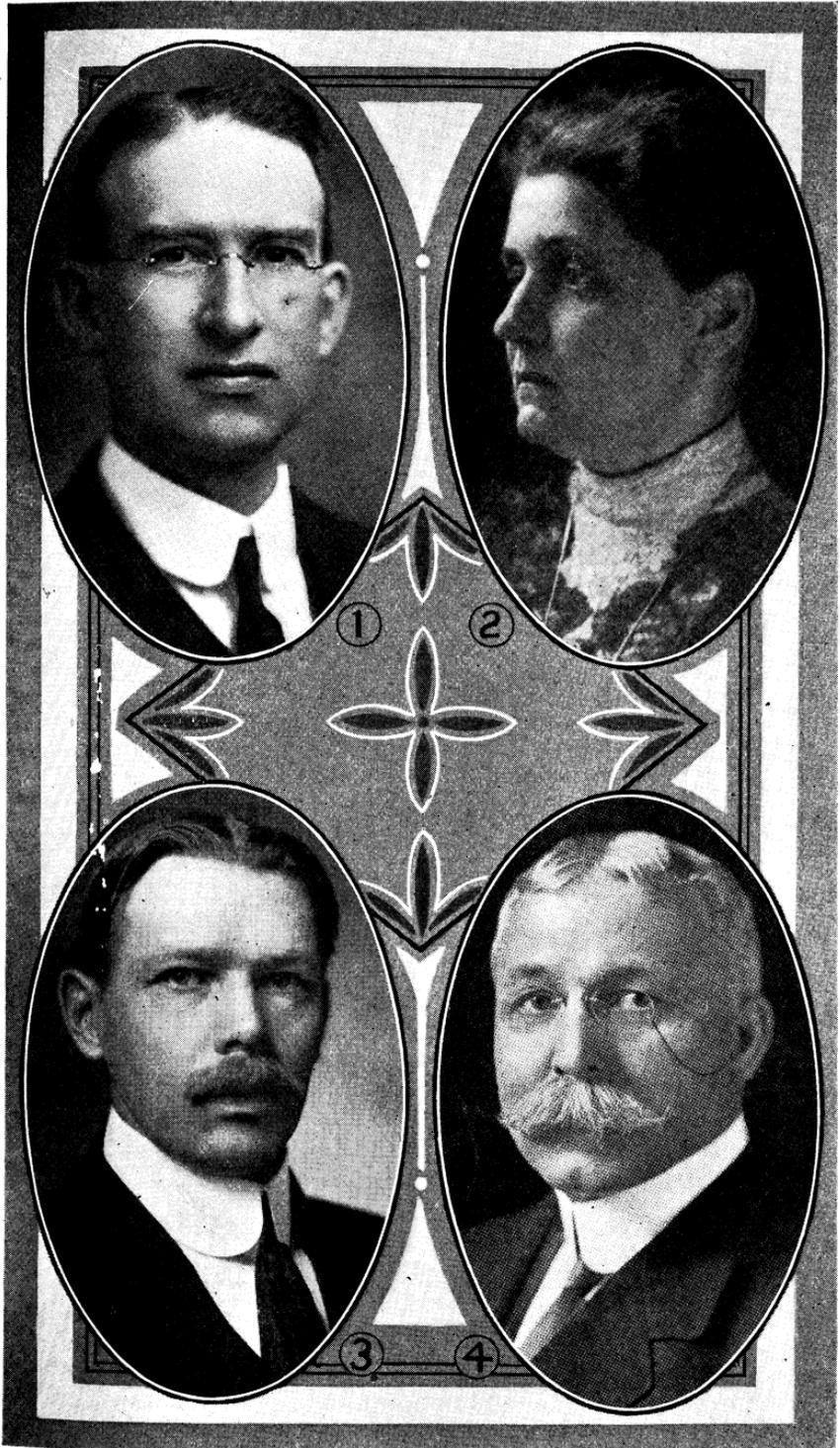
Nothing should have a larger place in domestic science than the study of milk. I do not mean simply the preparation of milk foods, or the food value of milk; I mean the production and care of milk and cows. Every girl should be able to judge a dairy cow; she should know how that cow should be cared for; she should be able to use the Babcock tester; and no woman in the State of Wisconsin, or in the whole world in fact, should be ignorant of what Dr. Babcock has done for the human race. We must teach our boys and girls that the heroes of to-day are not the war generals who use their inventive genius to wreck homes, devastate cities, and redden the rivers with blood, but rather men like Dr. Babcock who has given to the world without a thought of reward, the invention that has been of untold help in the feeding of the human race.

Excursions to well-built, well-kept barns, much better fitted for the farm animals than the houses are for the families, will drive home the need of better planning and better training as home makers for the country women.

This domestic science department in the rural school is the very best place for working out the problem of school luncheons. Here the girls can very easily prepare a hot dish of some kind, as a soup, pork and beans, sausage, or chocolate, for the entire school. They can demonstrate to the other boys and girls in the school sanitary methods of putting up school luncheons and the kinds of food that will make a balanced ration. In the canning of fruits and vegetables from the school garden, four ounce glass jars, like the one I have here, may be used to demonstrate to the pupils of the entire district the possibility of bringing fruits and vegetables in a school luncheon.

Here, too, may be taught the proper setting of the table and, to a great extent, proper table manners. The girls may be encouraged to make napkins from old table cloths that are worn in the middle. They may bring plain dishes from home. Lessons in appropriate decoration of china may incidentally be given. This is one of the delicate subjects to teach in a rural school, but by a tactful teacher the work may be very thoroughly given.

The activities of the community should be thoroughly studied by the classes in home economics and nothing can be more profitable than visits to the local manufacturing plants. Lessons on cheese can be best taught by a visit to a cheese factory, lessons on canning by a visit to a canning factory, and lessons on the making of cloth by



1. Clarence D. Kingsley
2. Jane Addams

3. H. W. Fought
4. J. Paul Goode

a visit to a woolen factory. The teacher and the girls in home economics should know the resources of the community. These excursions to the local manufacturing plants may be used as outings and let us not, as teachers, forget the days when we were young and how we loved to go berrying or go on fishing parties, and picnics. An afternoon in the open air gathering berries, spreading a lunch, and going home laden with the fruits of our day's work has more educational value than hours spent in a schoolroom pouring over books. On excursions of this kind, we can teach love of nature, honesty, and fair play. We can find out more of the nature of our boys and girls on an excursion of this kind than in a whole month in the schoolroom.

Too much emphasis cannot be placed upon the value of the various foods and what constitutes a balanced ration. If we can succeed in interesting our girls in the study of food, we are laying a most solid foundation for their future happiness and for the happiness and health of their future families. The world is coming to realize more and more that mental, spiritual, and physical health depends upon the proper balancing of the food we eat.

In our course, we must make a large place for the house as a home. We must teach our girls the value of harmony and proportion in the home; the value of sanitation, and the value of convenient arrangement and labor saving devices, so that the woman will be saved work; the value of harmonious colors, and above and beyond everything, the value of neatness and order in the home. This subject of neatness and order can be best taught by strong emphasis being placed on the neatness and order of the school equipment. I cannot say too much about this or emphasize it too strongly, because it is one of the most neglected phases of the work of home economics. If every teacher in the rural school would make an effort to keep her schoolroom in absolute order and make the girls and boys feel it their duty and privilege to help beautify the room in which they spend over one-third of their waking hours, it would be no time until the order in the farm home, especially in the rooms of the boys and girls, would be all that we could desire.

The planning of the home may be very advantageously studied by pictures of well-planned houses taken from magazines and advertising material. Girls may be encouraged to bring plans of their own homes to school and have the teacher and the class rearrange the rooms and furniture to lighten work. Disposal of sewage, heating, and water supply may be studied, not thoroughly, but enough to show the girls that their mothers ought to have water in the kitchen sink at least. Here, again, is a splendid way of getting the home people interested.

But the mere house is not a home and we must try to give to our girls, especially in the adolescent period, high ideals for home makers. We must impress upon their minds that the noblest calling for a woman is wife and mother, and that this noblest and best of all

callings requires deep study, and we must make them feel that the fate of the nation depends upon the way in which they bring up the souls that are entrusted to their care.

In the domestic art or sewing division of home economics, the same principles apply as in the cookery. The main thing to be emphasized is the value of material, appropriateness of garments, and harmony of line and color. I know of no better way to teach appropriateness of dress and harmony of line and color than by the dress of the teacher. Let me say one word here, in passing on the necessity of the appropriate gowning of the teacher while at work. We are business women and during business hours, we should wear a business garb. It always seemed to me an imposition on our pupils to wear in the schoolroom the cast-off finery that is no longer fit to be used among our grown-up friends.

This is the day of coöperation and there is no better place in which to teach it than the rural school. The rural school should be made the center for all the activities of the community. The people, young and old, must feel that this place belongs to them and that each member of the community is personally responsible for its appearance and success.

As the men have coöperative creameries, coöperative canneries, etc., so the women can have coöperative laundries and coöperative bakeries. The most deadly thing about farm life is the isolation and the remedy for this lies in coöperative interests. Along the banks of the St. Lawrence river, the farmers live in little settlements and go out every morning to the fields, sometimes a mile or two distant, and in the whole world you will not find a more contented satisfied individual than the French Canadian habitant. The very villages, with their little homes nestled under the shadow of the tall church spire, breathe contentment.

The boys and girls should be encouraged to join the corn club, the poultry club, etc. Coöperation in selling may be organized in the school. The testing of seed should be done in the school.

And is this to be all work? Can we afford to leave out music? Let us save something out of food, clothing, and shelter to buy a musical instrument of some kind—a victrola—and satisfy some of the hunger that is in every human soul for music. In a word, let ours be an education of the head, soul, and hand.

And now for the third and most important requirement of home economics in rural schools, namely, the teacher. The equipment may be the best and the course of study may be the best, but unless the teacher is capable of using both of these for the upbuilding of the community, she is useless. She must stand to the mothers and fathers of the community as an ideal for their girls. She must stand to the girls for what they hope some day to be. Her sympathy must be so broad and her knowledge of the community so complete that every farm woman will feel a desire to come to her for help. She must enter into all the activities for social betterment in the com-

munity. In a word, she must be the leader, the teacher, the example, in this movement for better homes, better health, and better citizens. If you have it in you to be all of this, then come to the country to our little one or two-room schoolhouse. You will never receive pay for this work in dollars and cents, but your reward will be a hundredfold in the realization that you are working for people who need you and who will take you into their hearts and homes because you are the teacher come to lead them to better things.

DESIGN IN RELATION TO DOMESTIC ARTS.

MARY L. NILES, Menomonie, Wis.

In a course of Design in relation to Domestic Arts, what shall we teach, and why, so that the student, who perhaps has had no previous training, may be best prepared to meet the demands of his work with the greatest intelligence. This is not a new problem, but a readjustment of an old one. One of our Wisconsin Educators has said that "Adjustment is the greatest problem of life."

Then in this readjustment, the Designer finds that the trials lead through principles of two kinds, very closely related, the Aesthetic and the Practical.

The Aesthetic deals with Composition, Refinement, Enrichment, Texture, Color and Finish.

The Practical deals with Utility, Construction, Tools, Materials and Processes. Neither principle is complete without the other, and for those whose only cry is Utility I would add the word Quality. Teach the pupil to make a fine choice of materials and patterns, and you have done much toward the final problem in Design. When the purpose for which a thing is made is violated by the materials which enter into its construction, even the word Utility will not be a passport into the realm of Aesthetics.

In presenting to you some points in the consideration of Design in relation to Domestic Arts, it seems best to take Design from the practice, rather than the theoretical side. I will agree with you that much of the theory of Design must be thoughtfully studied, before we can practically approach the problems in Design.

At no better place can we ask the question, what do we mean by design? I don't know. What do I mean by design? Simply the orderly filling of a given space. It may be a room, a piece of furniture, a costume, problems in Art needlework or the making of a simple box, after having established the *purpose*, for which the above named articles are to be made, then the problem is one of Constructive as well as Decorative Design.

What do I mean by Constructive and Decorative Design? To many

minds the terms Decorative Design, Applied Design, merely mean ornamentations, something put on afterwards. The unity of the whole is lost sight of in the consideration of the part.

I mean by Constructive and Decorative Design, an article,

1. Good in purpose and use.
2. Good in form and line.
3. Good in proportion and balance.
4. Good in color and harmony.

In other words, that the article to be made, is fitted to its purpose and use, by the materials which enter into its construction.

"Good in form and line" will apply equally well, whether you are building a bungalow or a bonnet. A hat that is not fitted to the face and the form of the wearer, violates the fundamental principles of Design just as much as the placing of a three story house on the top of a high hill, isolated from its surroundings.

"Discord in music always annoys us, and we are conscious of the precise cause," but discord in environment annoys us and we do not analyze the cause, and the discord continues.

A low rambling house in harmony with the contour of the hill will remedy the discord of the above mentioned house.

The oneness of the leading lines in a beautifully designed costume is just as much a problem in design as the "curve of force" of which Ruskins writes, as demonstrated in the beautiful outlines of some of the products of our American potteries.

In fact some of the modern costumes, so nearly resemble in narrowness, the bases of some modern pottery, that a wholesome fear may be entertained of the liability of falling over. The grand lines permissible in the statue of Rodin's Balzac utterly fail in proportion and balance when applied to modern costume judged on the basis of fitness to place and purpose. Even Balzac would be out of place trying to board a car on Grand Avenue, although he stands a monument in marble to the greatest sculptor of France.

"Good in Color and Harmony," and what a far-reaching word is Harmony, and to the memory of most of us comes the picture of rooms and houses out of harmony with their surroundings.

In the overarching dome of the sky, or on the peaceful face of the lake, we delight in the ever changing harmony in blue; but when a house on a village street is painted blue, it mars the design of the neighboring places.

This is my meaning of Design. What shall be the methods of teaching this? 1. Explanation. 2. Exercises. 3. Application.

In the relation of Drawing and Design to Domestic Arts, we must ask the question, what it is, and what it should be? Again the fitness to purpose is the final answer.

When the sewing teacher will say, "O! we pay no attention to design, the students get patterns where ever they can," we must expect to find in our exhibits of art needlework, naturalistic sweet-briars embroid-

ered on our guest towels and cats on infants' bibs. How about the fitness? A design, the symbol of the cat might not be out of place on a match safe, but thornapples are not in keeping with sofa pillows, and still I recall a cushion, with the pictorial berries from the California pepper tree, gracefully reclining across one corner. This is a concrete example of what not to do.

Allowing the name pepper berries might not add discomfort to the senses, the use of the pillow would crush the picture rendering of the berries.

By taking "Drawing as a means of increasing the range of activities" in Domestic Arts, and "Design as a factor of increasing the quality therefore the value" of such products, our present side of the question leads us into the field of Household Arts.

The study of general principles, space filling, or not filling, line, harmony and structure of pattern, distribution of light and dark in a space, and tone values, the application of which, are directly related to the home. Household linens and accessories to the wardrobe, such as handkerchiefs, aprons, caps, cuffs and collar sets, ornamental bags for all sorts of purpose offer many opportunities for simple decoration. Letters and monograms lend an interest to the various stitchery problems, while costume designing has become a fine art if not *the "fine Art."*

The first essential in a costume is unity. How is unity secured? The answer is to have but one central interest, one thing to which the eye constantly returns. The costume must be subordinate to the individuality of the wearer. If the eye must skip from one point to another, back and forth, and finds no rest, you may be assured, that unity is lacking. In Costume Designing or Interior Furnishing, a work of Art never leads the observer on such a chase. Everyone should be taught the knowledge of how such an effect is secured.

There are three important ways by which such a result is obtained.

1. Eliminating all accessories.
2. Subordinating all accessories.
3. Coördinating all accessories.

If we cast out the nonessentials, the injurious or superfluous, unity is obtained.

If all accessories become subject to, or subservient to the whole, or made to hold a place of less importance, unity has been gained.

If we place all accessories in harmonious relation to the main purpose then unity is the result.

In this phase of the work, you will pardon me if I speak of our own work at The Stout Institute. The majority of the students when they come to us have had no previous training in design, and many have had no drawing in the grades or high school. To meet this condition, only the fundamental principles of structural and decorative design can be taught in the very limited time of one semester. If the student can be taught that Simplicity is the keynote to success in design, we

have gone far in our search for beauty and appreciation. Why do we teach plant analysis? For the sake of space filling, and space filling here happens to be the youthful minds of our junior students.

Abstract Design has its place and purpose, but pardon me if I say, that I believe, for the young student who has had no past training in Design, and in a very limited time must approach the problems in Household Arts, that talking "Spots and Spotting," "light and dark," "flow of line," is fine for theory but alas for practice. If you can convince them that a unit derived from a plant, may be converted into an abstract design, it does not take long for them to appreciate flow of line,—"Spots and Spotting," "light and dark" and "tone values." Therefore my reasons for starting with plant analysis. I have tried both approaches, and have found that for stitchery problems, the above mentioned method has worked the better.

Louis F. Day believed in a large amount of designing on paper, as a preparation for using materials. I believe this to be true, but with time limitations, we make only those patterns that can be carried out in stitchery. Furthermore, they can embroider no pattern in sewing classes the design of which was not worked out in the design class. This is the problem up to you, design teachers, not to direct patterns wonderful in construction but utterly impossible to render in stitchery. This places the Art teachers where she must *know* something about sewing or the limitation of materials. It has been said that this modern idea of teaching drawing and design, will do away with "Art." I have no sympathy with those who fear such a condition.

It is like the drawing teacher, when asked to correlate her work with that of the Manual Training Department, said, "O! yours is handwork, mine is Art." That kind of Art teaching had better be put out of the schools. But the spirit of Art, as represented in Drawing and Design is as fundamentally human as language. From the story pictures traced by sticks in the Sands of the Desert to the Symbolism faithfully woven in the prayer rugs of the far East. It is the cry of the inner Spirit, in its love for the beautiful. The same feeling prompts the child to gather the stones along the lake shore, then *our* problem is to teach that child to make a fine choice of stones. Draw then something that is suitable for a pattern, and in the processes of sewing it the pattern becomes abstract.

I recently heard one of our leading Wisconsin teachers, say that teaching was "telling, leading, pushing." I bring Nature to the students, telling its *own* wonderful story of beauty, leading them into new realms of thought, and nine times out of ten the student will do all the pushing.

As we sift out the pictorial and substitute the symbol, they delight in the thought, that is a stimulant to the mind, and if they do not delight, there is no beauty. As one has said, "It is mere drudgery if you do not delight in your work."

Why do we teach Sketching from life? So that the students may be able to express themselves with intelligence and reasonable accuracy

in Costume Designing. The necessity for a thorough course in color cannot be overestimated in Costume Designing, Millinery, Interior Decoration as well as Stitchery problems. To be clothed in garments of beautiful color values, to live lives of simplicity and repose, to have our homes a beauty not a blemish to the landscape, this is design, one of the fundamental principles of which, is Harmony. Why do we teach perspective? So that they may be able to draw room interiors and exteriors, a suitable framework, upon which they may draw their appreciation of beauty, utility and quality. Sewing rooms and serving rooms, living and sleeping rooms, and other problems in Household Management may be demonstrated more clearly, through the medium of perspective.

The problem of ellipses, lends itself to hat rims and bandoes as readily, if not as beautifully, as to the rose windows in Cathedral Architecture. One of our leading Design teachers has said, "that the ability to draw curves is a test to one's appreciation of Design." This is the readjustment of the old problems.

From the time of primitive man, down through the ages, after the bare necessities for clothing and shelter were fulfilled, then the mind turned toward the higher life, as wrought in lines of beauty and design, and we find primitive man decorating his clothing and the place he called his home. From the rush huts of the Egyptian to the rudely carved doors in the homes of the Alaskan Indian the better spirit sought expression through design, and at this point the best expression was through the religious life of its people. We find in the decoration of their churches and their tombs, the highest examples of Design, and out of this striving for a better expression, ever higher, after the truer life, has sprung the Westminster and Grand Cathedrals of the East.

Once it was primitive man building his rude hut of reeds and rushes, thatching the roof with stones and shells from the sea, then the weaving of roots and grasses, for mats, to add to the comforts of home and church, later the fashioning of crude clays into household utensils, decorated by line figures, traced by bits of sharp shell. And in the fine examples of Ancient Weaving, Embroideries, Mosaics, Wood-carving, we trace the Design Spirit to its highest growth in beauty.

Embroidery is one of the earliest means of expression, taking precedence to painting. The earliest method of representation of figures and ornaments was by needlework upon canvas.

From the earliest times Embroidery served to decorate the Sacerdotal vestments, and other objects applied to ecclesiastical use, as well as delineating the war victories. Even queens paid tribute to their heroes by story-telling with the needle, of their valiant deeds.

It is even said that they embroidered the sails of the galleys. All through the history of embroidery, Design has played an important part, whether in the gorgeous productions in gold and silver of the Orientals, or the porcupine quills and Mohair Embroideries of the Canadian Indians, Design is the telling factor of excellence.

TO WHAT EXTENT IS IT DESIRABLE TO VOCATIONALIZE
MANUAL ARTS IN THE PUBLIC SCHOOLS?

F. M. KARNES, Oshkosh.

It seems that it is only fair to the situation to admit at the very outset that our subject contains at least an implied challenge. Questioning the advisability of how much to do a thing, puts one in a position to doubt if it shall be done at all.

In approaching our problem, therefore, the question naturally arises as to the relation between technical education and industrial progress, and what these both mean in terms of general education. I surely shall not presume to speak on this question with any great degree of radically new inspiration on the one hand or of conclusive finality on the other. I have simply assumed that it has become my problem to compile certain data and evidence from the abundant sources now available, as a result of prolonged experiment, and to formulate certain statements from an interpretation of current tendencies in connection with Manual Arts subjects.

I think we have been ultra-conservative in the matter of experimenting along these lines, or waiting for others to do so. The nation or institution which never tries a new thing until some other has proven it a success does not become a strong factor in leading general progressive movements. I am reminded of a cartoon of an Irishman who sat dolefully looking at a pair of new, stiff, heavy cowhide boots. There is no direct clue as to how persevering he had been in his attempts, but he reached this conclusion, "Begorry I'll not be able to get them on till I wear them a time or two."

The Irishman's conclusion is not so much more absurd than attitudes some of us have known in connection with attempting to change courses of study to meet the new demands in education. The inertia of some communities along such lines is noticeable, to say the least.

One or two terms in our subject need to be analyzed before we go farther. Let us agree temporarily that by the term "Vocationalize," we mean to prepare for a useful and more or less definite employment. By "Manual Arts," let us include all subjects through which muscular activities properly guided by related mental stimuli, may become trained in preparation for this definite, paying, employment.

Right here I quote from the 1914 findings of the National Congressional Committee selected to report on—"Aid to Vocational Education:" "The states aided in part by national government already have given substantial encouragement to professions, to the arts and sciences, and to leadership in commercial and industrial activities. What we need now is practical education of secondary grade to reach the great body of our workers." Such training, we must admit will mean increased efficiency along lines of useful employment in the

trades and industries, in agriculture and commerce, and in callings based upon a knowledge of home economics.

The occupations arising from these activities are almost endless in number and variety, and statistics show that something like eighty per cent of the boys and girls who leave our schools with a meager preparation find employment of this kind. As illustrative of their general character a few of the common pursuits might be noted. And here again I quote from the report of the National Commission:

"Training in the following occupations seems to be necessary:

1. In trades and industries: The work of the carpenter, the mason, the baker, the stonecutter, the electrician, plumber, machinist, tool-maker, engineer, miner, typesetter, linotype operator, shoecutter and laster, the tailor, garment maker, the straw-hat maker, weaver, and the glove maker.

2. In agriculture: The work of general farming, orcharding, dairying, poultry raising, truck gardening, horticulture, bee culture, and stock raising.

3. In commerce and commercial pursuits: The work of the book-keeper, the clerk, the stenographer, the typist, auditor and the accountant.

4. In home economics: The work of the dietitian, cook and housemaid, institution manager, and household decorator."

The idea of making definite, logical articulation between general education and the preparation for useful employment is not at all a new one. Within the last ten years, however, the plan has forced itself upon the public for definite consideration. It may be well to enumerate a few reasons for this awakened interest:

1. Because of radical changes in methods of manufacture, the triumph of power driven machinery, and the corresponding changes in most of our commercial enterprises, the apprenticeship system has gradually disappeared. Boys and girls can no longer make logical progress in such occupations, and a substitute training must be provided.

2. The cry—"Conservation of Natural Resources," to which our nation is rightly beginning to give serious heed is even more applicable to the American youth than to any other factor. We cannot continue to draw on Europe for cheap labor on the one hand nor can we, on the other, continue to draw on foreign nations for our skilled mechanics. "In the same proportion that natural resources fail, the efficiency of human labor must increase."

Let us take a concrete example: I have in mind a captain of industry in a big manufacturing center who boasts, "I am at the head of this plant because I know every process and can run every machine from cellar to garret. I began at the bottom and worked up." Ah yes, but how long did it take him? What was the cost? He is now about fifty years of age and only through the merest chance, if he would admit it, did he get into the position, two years ago, which he

now holds. His perseverance was that of one in fifty, and his luck at least that of one in ten, so his chance was one in five hundred. Now to view it from another standpoint: With the same tenacity, health and native ability, how much better would have been his chance of success if he had been able to learn the technical facts he now knows in five years instead of twenty-five. He could then have had ten years to advance through necessary experience and have still been ten years ahead of the game.

And from still another angle: Take two youths of corresponding abilities from every standpoint except, that one by virtue of practical experience, has learned in two years to serve satisfactorily as an assistant in assembling certain machines. The other at the same age chose to continue two more years in school and took trade instructions along the same line as his companion. No one to-day disputes that with competent instruction, suitable equipment and with attention centering on advancing from one degree or machine to another as rapidly as he could absorb the details, unhampered by the necessity of making wages for his employer as well as himself, his progress will be much more rapid as well as more thorough. And our conclusion must be: Other conditions being the same, the chances of success are infinitely greater where boys and girls get their training for useful employment in schools rather than in factories. Add to this the great advantages from moral and physiological standpoints and we must be even more convinced. It is, therefore, an economic problem that is well worth consideration.

Our state laws have taken care of the situation to a degree by placing certain limitations, which have manifested themselves in a very creditable way, through our continuation schools. We cannot overestimate their success in "reclaiming" boys and girls who have gotten away from home and school influence when it was so much needed. The valuable experience obtained in schools of this type, in day and evening sessions, has done much to open our eyes to the need of coöperation between shop and school. It has helped to break down barriers between teacher and parents so that the teacher no longer lays the blame to the "shortsightedness" of the parent, and the latter no longer claims that the school has nothing to offer. When, as is the case, the teacher of chemistry or mechanical drawing rubs elbows for two evenings a week with shop trained men, who are there to gather certain technical details, the knowledge imparted has been far from onesided and the fellowship afforded has been naturally advantageous.

But the work of the continuation schools has gone farther. Those of us who have witnessed first hand the pitiful conditions revealed, admit how comfortably unconcerned we had been before these facts forced themselves upon our attention. I wish to describe two conditions: In these classes are always found a large percentage of boys and girls we have previously known in public schools. But what a change! In the few weeks or months which have elapsed since the law allowed them to leave public schools and before it again located

them, through failure of someone to coöperate properly, they have become commercialized, sophisticated, suspicious, and intangible. It takes but a short time for the shoulders to stoop, the eye to lose its brightness, the skin its clearness, and for a general appearance of dissipation to predominate. The breathing of impure air, the loss of proper recreation, the increased opportunity to pick up bad habits and language are such dominating influences in this new life that these undeveloped bodies and minds cannot react against them. One or two more years in a purer atmosphere can do so much, both positively and negatively. The youth then goes to his work strong enough in body and habits to rise above the environment, and in a short time such a situation will greatly diminish the proportion of those whose influence has been for the bad. Another condition I wish to picture is that of the suffering and demoralization which comes during cold winter mornings to children of tender years in reaching the factory in time to begin work at seven o'clock. Here again we were comfortably unconcerned until it became our duty to rise early enough to meet these boys or girls at some school center. A short period of such experience convinces us that such a situation is pathetic, to say the least.

For reasons I have enumerated the parent and manufacturer have been somewhat excusable. The former thought he was doing the best thing. The latter excused his exploitation of modern factory processes at the sacrifice of unskilled youthful labor, in terms of the wages the child takes home to his parents. It has taken time for all concerned to realize that the whole plan has been a fatal blunder and soon short circuits itself.

We must admit, however, that there must be fire where so much smoke is apparent, and that a situation has forced itself upon the schools in a way not altogether to their credit. To say that because three-fourths of our youths are obliged to leave school earlier than they should in order to get ready to earn a living is stripping the subject of its poetry to say the least. Still, such seems to be the fact. And after all what is more dignified and enjoyable than feeling confident of being reasonably well equipped for useful labor? Not along one narrow line but broad enough to allow of versatility as new opportunities offer. And on the other hand cultural values need not suffer. Culture can only be in evidence where certain freedom and recreation periods are assured. And again real pleasure, to amount to much, must come during the time we are employed rather than during the comparatively few hours we are idle.

All these facts are now so well recognized that national, state, and municipal agencies—to say nothing of special endowments—are making it possible for an increasing number of communities to benefit by the results. As a consequence it need not be long before equal chances are open to children for a proper balance of training regardless of home conditions. Then our "blind alley" jobs can become rare exceptions.

It remains for us to choose wisely in our buildings, equipments, and above all, in our teachers. It is sometimes very poor economy to at-

tempt to utilize any one of these commodities because it is on hand. Apply the efficiency test wisely in terms of creditable results.

At this stage in my discussion I plead guilty to a charge some of you may be inclined to make, viz., that I have talked *at* my subject instead of *to* it. However, because the teacher of Manual Arts subjects is still commonly termed an "Educational insurgent," I trust I am excusable for having taken time to detail and summarize the situation.

Just before drawing conclusions from the foregoing analysis, I wish to take another method of indicating where we stand and the road by which we came. I shall attempt to do this by bringing to your attention characteristic utterances from various sources in which promoters have expressed ideas bearing on the subject. I shall not mention the author but for purposes of retrospect. I shall give dates, subjects, and sources.

1. From an article in "Education" 1905, entitled: "Manual Training in the Public Schools."

"The term 'Manual Training' has no well-defined meaning and in consequence no well-defined practice."

2. From the "Southern Workman" 1907, title: "Industrial Education in the United States."

"The truth is industrial education is coming. Those who do not put themselves in line to reap its advantages may even have some of its forces turned against them."

3. From "Industrial Education" 1908.

"It is strange that we are so reluctant to admit the distinctly useful into our scheme of public elementary schools."

4. From "Industrial Education" 1909.

"Industrial training for women, if it is to serve its highest and best purpose, should somehow reach the women who do and who must work."

5. From "A report of the National Committee on Education" 1911.

"The manual training high school is a school of secondary grade in which a greater or less amount of handwork is included in the curriculum * * * neither the manual nor the academic instruction being especially planned to be of direct vocational service."

6. From "The Labor Digest" 1912. Title: "How Can Boys Receive Best Training?"

"The purpose of an education is to equip the child to make the most of himself through life."

7. From "The Survey" 1912. Title: "Education and Work."

"Shall industrial training aim to fit children for particular trades or shall it educate them in elementary processes and underlying principles?" And from the same article: "The problems of vocational education are like a piece of tough beefsteak—the more they are chewed, the bigger they get."

8. From the "Manual Training Magazine" 1913. Title: "Manual Training and Industrial Education in Pennsylvania."

"As far as grade work is concerned, the progress of manual training has been poor indeed."

9. From an address given at a meeting of the Illinois Manual Arts Association, 1912.

"Briefly stated, Manual Training increases the effectiveness of schools by adding to their membership pupils who have become vitalized through constructive activities. Industrial training proposes to add still further to the list of successful pupils by utilizing the vocational interest to stimulate intellectual effort."

Some of these utterances are so conservative that we are inclined to smile and yet their authors have been our "Trail Blazers." To-day we find many technical magazines advocating unqualified revolutions as a result of careful investigations, and reports, all tending to give the same interpretation to the "Handwriting on the Wall."

These experiments have shown that training along lines of motor activity finds in the fields of Manual Arts, wonderful opportunity for growth and development. Moreover the time spent in such subjects, at the expense of cultural branches, has in no way decreased the development along general educational lines either in quality or quantity. We have good authority for the statement that where a well chosen portion of the time has been retained for academic branches at the expense of giving a half of the time to vocational pursuits, just as much progress was made in the former as when the entire day was devoted to it. The reason for this is that Manual Art branches present facts and relations in such concrete, tangible form that perceptions are more readily quickened and the mind becomes more retentive, logical, and analytic than when cultural branches alone are pursued.

Even though progress has been slow and conservative, it has been constant and forward. Public opinion seems to have crystalized around the fact that in order to maintain our spirit of democracy, there must be equality of educational opportunity for those who wish to prepare for trades and those who are choosing professions.

A recent survey has shown that in round numbers, our old form of education devoted only 15 per cent of the annual expenditure to secondary schools and the remaining 85 per cent to higher education. On the other hand only about 18 per cent of our youth remained in school beyond the secondary period. As a result, 15 per cent of the annual expenditure went to educate 82 per cent of the student population and 85 per cent went to educate the remaining 15 per cent. While we must admit that the 82 per cent are constantly benefiting by the more thorough training afforded the 18 per cent, the figures at least throw light on the subject.

If I have made my objective points clear and been successful in my methods of attack, I have brought to your consideration the following points:

1. Economic conditions demand training for boys and girls that shall prepare them to become useful, self-reliant citizens.
2. The law demands that they shall remain in school during the major portion of the time they may expect to obtain such education.
3. From a social and physiological standpoint it is highly desirable that they remain in school at least through the period of adolescence.

4. Continuation schools, night schools, and correspondence courses, effective as they have been, are only substitutes and are paving the way and creating a sentiment for more systematic work given under more advantageous conditions.

5. Recommendations from committees of investigation are such that legislation is rapidly making it possible to maintain well equipped schools open alike to pupils of all walks of life.

6. The youth has suffered long enough as a result of makeshift conditions such as poorly organized courses, cheap and insufficient equipment, dark and unhealthful housings, and above all teachers not well trained to give the desired instruction.

7. Even under these conditions enough progress has been made to show the possibilities as well as the handicaps. Foundations were laid so that boys and girls were at least enabled to "find themselves." In such cases a vocation was more easily chosen and less human derelicts resulted.

8. The experiments and investigations have been such as to weld public opinion and develop a spirit of coöperation between school, home, and factory.

9. In short, the findings have been such that we have recognized our limitations and must admit we are about at a standstill under the present situation.

It seems to me, therefore, that we must decide to take up the problem in a regular intended order and abandon the makeshift incidental values. I do not wish to be understood as overestimating the importance of the question. A progressive action always has two main types of enemy: Those who oppose directly and those who by being over ardent, antagonize.

I would answer the question of our subject, therefore, by saying: Manual Arts should displace or modify older branches of the curriculum in proportion to the new demands, and do the job thoroughly by providing proper buildings and equipments. The objection need no longer be raised that suitable instruction cannot be secured. Movements have been on foot which have developed teaching instinct in skilled mechanics and mechanical instinct and ability in seasoned teachers. Special schools have been in operation long enough that we are beginning to get a regular annual output of men and women systematically trained for just such positions. If we, the present force of teachers, are not able to fill a proper niche in the evolved scheme by virtue of doing a part of this work well or at least by holding a justifiable position in relation to it because of a general understanding of its merits as related to more established forms of education, we must step aside for those who can meet the demands. The youth must no longer suffer because of limitations and the situation cannot longer be compromised or shielded.

At about the time I began a study of the question, I felt seriously impressed with an idea that a definite solution was easy. A little later I came across a poem which has helped me to take stock of myself and maintain an equilibrium.

We all look back in the past and see
 How much of a fool we *used* to be
 But show me the man and I'll give you a dime
 Who admits he's a fool at the present time.

Probably I have said enough. I make no claim to having enunciated anything startling or unique. I have simply tried to arrange evidence to indicate that vocational education is in popular demand and that the schools are logically in a position to take charge of the situation.

Public opinion is favorable and legislation is fostering financial support. With these two powerful aids, I see no reason why diplomacy on the part of those directly responsible should not be able to do the rest and allow Manual Arts to become a real factor in our public schools toward vocational ends.

AGRICULTURE.

FRIDAY, 2:00 P. M.

Arcade, Plankinton Hotel

- Chairman—John A. James, University of Wisconsin, Madison.
 The Use of Land in Connection with Secondary Agricultural Teaching
 —K. L. Hatch, University of Wisconsin, Madison.
 The Possibilities of the County Agent—E. L. Luther, County Agent of
 Agriculture, Rhineland.
 The Professional Side of Agricultural Teaching—W. S. Welles, Nor-
 mal School, River Falls.

John A. James of the University of Wisconsin was elected chairman and Allen B. West, instructor of Agriculture in the Janesville high school, secretary of the section for the coming year.

THE USE OF LAND IN CONNECTION WITH SECONDARY AGRICULTURAL TEACHING.

K. L. HATCH, Madison, Wis.

It was accepted as axiomatic from the first and recognized in the organic laws creating special schools of agriculture that land was needed for the teaching of agriculture. Alabama, the first state to organize schools of agriculture, provided for congressional schools with from 40 to 150 acres of land with complete equipment. Wisconsin, the second state to provide for special agricultural schools, authorized county agricultural schools. There are 7 of these schools with from 3 to 180 acres of land each, with but very little equipment. Georgia, Arkansas, New York, Michigan and Minnesota soon followed in the establishment of

special schools of agriculture with considerable land and a more or less complete equipment.

When states began to pass laws aiding high schools for giving instruction in agriculture, North Dakota started with a requirement of 10 acres, Minnesota followed with a requirement of 5 acres, Wisconsin, California and other states followed with no requirement for land.

There are many problems in the legitimate use of lands in secondary schools of agriculture:

- I. The plot itself; its size, location, and its purpose.
- II. The equipment; tools, buildings, machinery.
- III. The labor; of the teacher, of the student, hired labor, foreman.

Some Conclusions.

1. On a large farm where the dormitory system obtains, student labor can be successfully employed, otherwise not.
2. The teacher should not be a farm laborer but must be hired by the year if the land is to be used in any capacity.
3. The plot must be an economic unit. It should consist of one or more of the following:
 - a. School garden adapted to the size of the school, not more than one acre to each 40 pupils working land.
 - b. A plot of sufficient size for illustrative purposes, the size depending upon the purposes for which the land is to be used and determined by local conditions.
 - c. A demonstration family farm.
 - d. A productive unit of larger area.
4. No school land will take the place of the home plot for project work.
5. The high school cannot carry on experiment work successfully.

Summary:

- I. For the city schools the garden plot is essential.
- II. For high schools in the smaller cities and towns but little land is needed. This is necessary for garden work, for trial plots and for project by students unable to provide their own land.
- III. For special schools the family farm is the smallest profitable unit.

POSSIBILITIES OF THE AGRICULTURAL REPRESENTATIVE.

E. K. LUTHER, Rhinelander, Wis.

There are something like two hundred seventy county agricultural agents in the United States. Eleven of these are in Wisconsin. In Wisconsin the increase in numbers has not been as rapid as in some of the other states but what Wisconsin lacks in speed she hopes to make up in stable growth and service. All of these agents have been appointed within two and a half years. Being so new and consequently such a little known institution we may rightly inquire into the possibilities of the agricultural representative as the position is called in Wisconsin.

This paper will be presented in two parts, possibilities of the position as regards results in agricultural development, and possibilities of the position so far as results to the person working on the job.

The real intent of the agricultural representative is essentially educational and in the possibilities of his position there is a large measure of rural uplift. These days there is a lot of useless stuff passed off for rural social uplift work. We do not agree with those mistaken philanthropists who conclude that there is large measure of social uplift work in farmers' gatherings which keep the farmers up nights and running to now this and that. Rural uplift must be placed upon an economic basis. Not much of rural uplift can come about where conditions make for mortgages on the farms. It is useless to talk to a man about better conditions when his business is going back on him. *Make farming profitable. Make the farm earn dollars.* Dollars are the measure of human efficiency which people best understand. Ability to get dollars from the business will help farmers to improve country life.

The agricultural representative must work for better farming, better material conditions, more dollars for the farmers. The work of the agricultural representative is entirely practical and not theoretical.

The agricultural representative instructs in the county teachers' training school where there is one in the county. In one county the speaker came upon a country school one day where the teacher was a graduate of the agricultural course of the training school. It so happened that on that very day the class in agriculture was testing skim milk and one small boy ran a test as well as any one could do and discovered that his neighbor's separator was running six times as much butter fat into the skim milk as it should. The neighbor would never have discovered this great daily loss except for this teacher whose work was based upon the work of the agricultural representative. Such work as this done in all of the counties where there are agricultural representatives fully justifies the work. A rural school boy's potato club work carried on under the direction of one of the agricultural representatives was so successful that several of the farmers whose boys did the work did not care to have their sons exhibit at the county fair because they thought that the exhibits would not be returned and they would thereby lose that much pure bred seed.

The agricultural representative conducts short courses for farmers' boys in the winter time. What is called "follow-up work" is done with the boys on the home farms as the result of the course. In one instance the "follow-up work" resulted in a pure bred sire, an imported heifer, a remodeled basement rendered light, and sanitary and ventilated, a removal of the manure wallow in the barnyard and the construction of a manure pit, an alfalfa field, a seed corn drying kiln with over 4,000 ears of field selected corn, and a new interest in the farm boy that kept him on the farm and away from the city. The possibilities of the short course through the work of the agricultural representative are simply unlimited.

Instance after instance might be mentioned of farmers who have been benefited in dollars by the work which they have done on their farms

in connection with the agricultural representative. Time permits mentioning only one. In one county in the summer of 1914 the agricultural representative carried on potato work on this farm, inspected the field, removed the hills of undesirable potatoes so that the crop would be pure and disease free and about three hundred bushels of pure seed resulted. The farmer needed some ready money but potatoes on the market were bringing only about twenty-five cents. The agricultural representative looked around and sold the three hundred bushels for seed at seventy-five cents. When this farmer got the money into his pocket he tapped on it and said, "There, that will pay my share of the taxes for the agricultural representative for a good many years to come." Social uplift? This fall at the county potato show in that county this same farmer came to a gathering of the farmers of the county for the first time and brought his wife and there was a new hope and a new ambition in these people.

The possibilities for effective extension work are best realized through the agency of the agricultural representative. A large plant, expensive buildings, and great expense are all done away with. The agricultural representative is free to go to any part of the county at any time to help farmers with their problems. He tests milk and cream, helps to arrange rations, tests seeds for germination and purity, plans buildings, helps to secure good stands of alfalfa, gets in better corn and grains, lays out drainage systems, does simple veterinary work, and is on hand to help with diseases of plants and animals and is becoming a great help to farmers in securing better cattle and other stock and is also helping to find a better market for farm products. He is different from the ordinary extension worker in that he is always on the job in his county and so secured more things done than any of the other extension workers.

How about the possibilities for the one doing the work? Many times the speaker is approached in regard to the desirability of the position. It is a splendid position and offers many incentives to ambitious people. But it is no "soft snap" or easy office job. It requires a special temperament, an unlimited energy and enthusiasm. No man who begrudges putting in time and lots of it need apply. It is a field that appeals to schoolmen, but schoolmen as a rule do not desire to go to the pains necessary to do the work. The average schoolman as he comes from his school will not do. He needs to take a thorough course in a good agricultural college and to work upon a farm to get some practical experience. Above all he needs to "get some new wine in the old bottle" and to get rid of many of his school ways. This new work does not hark back to the middle ages much but is full of the living present. The schoolman is accustomed to vacations. In this work one must forget vacations. The schoolman is accustomed to certain hours of work and to having Saturdays and Sundays to himself. In this work there is no time really for self-satisfaction. The gospel of the agricultural representative is pretty much like that of long ago: Forsake all and do this work.

THE PROFESSIONAL SIDE OF AGRICULTURAL TEACHING.

M. S. WELLES, River Falls.

In order to begin on this topic correctly it seems to be necessary to lay down a few fundamental facts to stand on. Since the business of teaching agriculture as a professional venture is new, it is all the more necessary to proceed to that work with due caution and with just as much certainty of plan as possible. Agriculture as a subject to be taught, is peculiar in that it is not a subject which is reducible to a course of reasoning and is not one in which it is easy to follow a logical line of demonstration. It might be correct even to say that agriculture is so nearly a matter of adapting man to nature and all its forces that it is not reducible to a logical setting forth, for the reason that while nature herself may be logical in her procedure, it is not within the power of man to put into a logical array all of the factors that enter into the making of a natural product. Agriculture then is a subject that lends itself to action rather than to words. Consequently the process of teaching agriculture must be a procedure in action largely rather than in words. With this much as a foundation let us propose some of the fundamental maxims that cover the whole process of agricultural teaching.

1. *Teaching is not telling.* In order to convince yourself of this fact I would ask you only to go with me into some of the classes in agriculture, in any kind of school where it is taught such as I have visited. Without exaggeration it is safe to say that in fifty per cent of these classes seventy-five per cent of the teacher's time is spent in the mere repetition of facts, the discussion of demonstrations, the telling of new matters of information, and the review of old points, all by the teacher. You have but to follow this class the next week to find out what I have found out, that the work done on the day we observed them has left no lasting impression on the minds of the students. The reason is plain. There was no effort on the part of the student in his class time. It might be well enough to throw in here an old pedagogical maxim, that lasting impressions are made only by participation. While some of our teachers think they are doing justice by their students and serving their schools well in devoting a great share of their class time to teacher's discussions, in other words to this matter of telling, there is yet another group of people who seem to think that teaching lies in another direction. Hence the second point:

2. *Teaching is not showing.* The group last referred to attempt to reduce all teaching work just as far as possible to the process of showing their students the point to be made by means of simple apparatus, complex apparatus, hand made apparatus, board drawings, prepared charts, and individual demonstration. This is then called practical work. Maybe it is. Perhaps it is not. These teachers think that the teaching process lies in the appeal to the eye just as in the preceding

group the idea seemed to predominate that the ear is the open door through which all knowledge enters.

It becomes evident that so far in the teaching work the student himself has been but the passive agent and if the old truth before cited about impressions and participation has anything in it, the teaching process of this kind fails of its mission. Let us formulate just for the satisfaction of having it, a statement of what teaching is, that will cover the active side of the work so that we may forget about the passive. It seems to me that teaching should be looked upon as the stimulation to individual action and growth. Now it is not at all improbable that this stimulation may be brought about in part by the telling process; in part by the showing process, and in part by the inherent value of the subject matter as it makes its appeal to the learner. Really then, a combination of all of the ordinary schemes of instruction, wisely compounded, makes an ideal piece of work.

3. Let us make a third point. If I give instruction through the telling process you cannot deny that my attention must be fixed upon the subject matter. If I give instruction by the demonstration process, you cannot deny that my attention must be fixed upon the handling of the material and apparatus. And you cannot deny that in the instruction by the stimulation process I must forget the importance of the subject matter, the importance of the demonstration, and fix my attention upon the student himself. Here lies the difference between teaching as a process of stimulation to individual effort and the process of lecturing to a passive student. It makes no difference how intensely interesting the subject matter may be, the more the better, but if I am to get from that student his best effort, I must constantly think of the manner in which this subject matter is to be presented to him, and the manner of presenting it, as the subject is unfolded, will be revealed to me by the way in which it appeals to the learner. And all this I may judge by the activity which he displays. Does he show that he is participating?

4. *Stimulation to the learner must come from a combination of the influence of the teacher and the subject matter.* Incitement to effort is the purpose and the end of all true teaching and the teacher who makes that incitement his own appeal, either that of his personality because his students like him and are anxious to do what he wishes or the brilliant manner in which he sets out the subject matter, is taking the less valuable means for the good of his students. Life is not made up of activities performed for the sake of some individual. But it is made up of activities which have their start in the inherent property of some useful thing which we wish to acquire or in the inherent value of some useful knowledge, suggested by some individual perhaps. Consequently, lectures are not complete means of education. Demonstrations are not complete means of education. The teacher is not a complete means of education. But once more the wise compounding of all three, constitutes the proper incitement to effort that may justly be called teaching.

All that has been said so far deals only with the framework of the general scheme of class presentation. This is the *absolutely profes-*

sional side. In that side alone, you nor I, nor any of us interested in agricultural education have greatest interest. The reason for this is very evident. We are not dealing with the teaching of psychology nor of pedagogy, nor of ancient languages, nor of anything outside the world of material things. And on the other hand, we are interested in that side of teaching which has to do with the use of material things themselves as the means of instruction.

5. *Raw products are the logical and indispensable materials for agricultural instruction.* I mean to say that we must proceed to use in our classrooms the raw products of agriculture as teaching material. It will not do simply to have the raw products upon the table, in the case or in the field adjoining. These must be the fountain head of interest and inspiration and the incentive for the work done in the classroom. I cannot say that too hard, *that the raw products of the farm must be the teaching material of the classroom.* With this before us, the question of the proper teaching of agriculture becomes more serious, because there is no book, no outline, no chart, to which the teacher may turn for his guidance as to how to conduct his class on this basis. But his problem is definitely before him. Here are the students. Here are the raw products. In some way he must shape events and guide the effort so that all of the valuable information, the scientific principles, and all underlying reasons shall become the property of the students as the result of their direct study of the raw products in hand. And there is no reason at all why the live teacher cannot take in his hand an ear of corn, or a sample of milk, or a bit of wool, or a hill of potatoes, or a sheaf of grain, and out of that material, by skillful questioning and suggestions, get from his students all of the valuable information, relationships, uses, and principles that are wrapped up in it.

6. I am sure you will agree with me that, concerning every subject of study whether it be the ear of corn, hill of potatoes or any of the other things referred to, *there is one central, comprehensive question*, which if rightly put, *will be the key that shall unlock the whole topic* and there shall be revealed all of the good that lies within. Just what that key question is depends upon the material in hand; depends upon the point of view of the teacher and student; and depends upon the economic reasons for the production of this raw material. Usually, the best foundation for the key question is the subject of economic values. For example, I saw in a class in rural school the subject of the potato taught and what seemed to be the typical key question was asked at the start of the discussion and this is it: The teacher standing before the class with a poor type of potato in his hand, asked, "Is this a good potato?" Good for what? To eat or to sell either. Upon that question was based the whole of the class exercise for the next twenty minutes and question after question flowed out of the class mind as they proceeded, until in the end the whole field of potato production, seed selection, and cultivation was covered. That key question must be a matter of earnest search and study before it can be found. You must know your class. You must know the surroundings of your class. You must know what ideals influence their actions. What incentive

they have for study; and all this combined, will give the teacher the proper viewpoint for asking the proper question. Your one question must get at the heart of the whole subject, and if it does not, your failure to get response will soon convince you that you have missed. If you have struck the bull's eye, the response will be immediate and decided and you will have no doubts as to whether you have gone at the heart of the matter. Now what follows, is a matter of simply arranging the questions in proper sequence to take the class where you wish them to go and any teacher who does not work earnestly and carefully over his line of questioning for his next day's class, will be pretty sure to fail in getting response and so will miss the joy of his work. No teacher ought to be so bound to his line of questions regarding any agricultural product that he is unable to shift his line of thought and adapt himself to the line in which his students' minds are moving and the wise teacher will make suggestions until he finds out which way that student mind is going and then take his cue and use this natural trend for his own.

In order to make possible all the line of procedure that has been indicated and hold true to the course, there must be some great guiding principle. To call this "the good of the student" is to make it too intangible. The mind loses its grip on that and the ideal of what is good for the student may change. To say it shall be the logical development of the subject is folly. That forgets the student. There must be something real, positive, sharp, and permanent that *is* tangible. It must include all the things we demand of our teaching,—the incitement to effort, the call for demonstration, illustration, explanation and all the rest. So I come to my seventh point.

7. *Every school project, and I mean every unit of work or the work on every school topic, should be shaped so that it appeals to the student in the form of a problem that demands solution.* And it demands solution because it conceals from him a part of his life he desires to realize. It is as it were, the vale of the temple of his future life, behind which he shall find himself realized in a better and more satisfactory state. It demands solution because it puts the question right up to him as an individual. He is unable to slide it over on his neighbor, avoid the responsibility and so avoid the work involved. Gentlemen, if our school work could be shaped thus, where would you look for the indifferent student? And where would the "not practical" criticism find foundation? I have been endeavoring for the past five years to put my work on just this basis. There have been some successes and some failures to realize my ideal. But I go on preaching this gospel and practicing it to the best of my ability. My greatest difficulty is to find any real problem possibility in so much of what we generally teach in biology and physiology and so on. It makes me want to substitute some different teaching projects in many places in the list.

But you ask for examples of the key questions that present real problems demanding solution. Let us try to formulate a few by way of illustration.

We had some bad cases of attack of butterfly larvae upon our cabbage fields. What is the key to the topic? There is something about the whole thing that sort of arouses all of us. What will precipitate all that now is in suspension, and even crystallize it into usable form? Suppose we try this: "Where did the worms come from that are eating the cabbages up?" Do you get any stimulation to effort? Not I. What do I care yet where they came from? Try again. "How much loss to the farmers result from this insect depredation?" Stimulated? Not much. Try again. "Can I keep cabbage worms from eating up my cabbages?" Now I begin to take notice. And from that problem the whole matter of cabbage worm, life history and economic relation to man is threshed out. The personal appeal of a problem demanding solution. Time does not permit of other illustrations. But the field of agriculture is a fertile one for just this kind of work. Everything we do in it may be approached so because agriculture is itself one great problem that demands solution. Let us not ignore the challenge. Not all subtopics in agriculture are capable of such handling and it is part of the work on the professional side of agricultural teaching to make the classification.

8. My last point is: Make each project pass the test of practical use. If it does not, push it into the background. This must be a *real* practical test. Does it form a part of the actual work of the farm, or garden, or orchard, or dairy? The schoolman must touch hands with the man that holds the plow and the round of duties of the farm becomes the course of study for the school. No amount of polishing and grooming, and verbal effervescence can make a scrub calf take the prize away from a standard pure bred that has had ordinary attention. He hasn't the stuff in him. If your study project cannot answer the real service roll call with "here", get another.

Who is to decide how much "telling" must enter into the process of teaching any topic—the teacher; how much "showing" is best—the teacher. Who must see that the "stimulation" is given? The teacher. Who is to draw lessons from ears of corn? The teacher. Who states the problem? The teacher.

Now gentlemen, we are not talking all together of the teacher of the future, but I want to tell you that if we proceed to teach the present students of agriculture in the way in which I am sure we see we ought to proceed, there will be growing up within the state of Wisconsin a body of agricultural teachers who will know how to teach agriculture when they come to take our places. I am sure that you will agree with me as a final statement that there is plenty of opportunity for those of us who are in the field of teaching now to make changes in our teaching plans, and unless we do, the subject of agriculture, which even within the short time it has had a place in our school work has done more than any other subject to make that work sane, and rational, and practical, will miss by a large measure the great good it seems destined to do.

MUSIC SECTION.

FRIDAY, 2:00 P. M.

Conservatory of Music, Milwaukee and Mason Streets

Chairman—Theo. Winkler, Sheboygan.

Secretary—Helen Foxgrover, Milwaukee.

A Lesson in Sight Reading: Teaching a Two-Part Song—Fifth Grade Pupils, Milwaukee Public Schools, under the direction of Margaret Rice.

Selected Songs—Eighth Grade Chorus, Milwaukee Public Schools, under the direction of Miss Ilma Zinns.

Selection by Boys' Glee Club, West Division High School, Milwaukee; E. G. Ehlman, Director.

Modern Pedagogy Applied to the Teaching of Music—W. Otto Miessner, Director, School of Music, Milwaukee Normal School.

Music Credits for High Schools—Miss Lillian Watts, School of Music, Marquette University.

Discussion by Mrs. Anna Williams, Superior.

MODERN PEDAGOGY APPLIED TO MUSIC TEACHING.

W. OTTO MIESSNER, Milwaukee, Wis.

The educational ideals of the present day, influenced by psychological research and child study, have brought about many changes in elementary school standards, aims of educators, and methods of teaching. In all branches, educators are now agreed that the material used must be intrinsically interesting; that it must possess elements of permanent value; that it must appeal to the minds and interests of the children for whom it is intended; and that the methods of presentation adopted in any given grade must appeal to the stage of mental development characteristic of that grade. The subject matter and the pedagogical scheme must be adapted to the children, instead of adapting the children to an adult's comprehension of subject matter, or to a logical and empirical pedagogy. (See *McMurry*—"Elementary School Standards.")

STAGES OF DEVELOPMENT.

Modern psychological and pedagogical investigators have established the fact that there are three well-defined stages in the physical and mental growth of children, extending through and beyond the first eight years of school life. First, the Sensory Period, beginning with infancy and continuing to about the end of the eighth year, and therefore embracing the first, second and third grades of school. Second, the Associative or Drill Period, extending through the fourth, fifth and sixth grades, and in some cases, the seventh grade.

Third, the Adolescent Period, beginning in some cases in the seventh grade and continuing through the eighth grade and into the high school. (See Partridge—“*Genetic Philosophy of Education.*”)

THE SENSORY PERIOD.

(First, Second and Third Grades.)

The Sensory Period is marked by extremely rapid physical growth, accompanied by a lack of the finer muscular and mental coordinations. It is a time of physiological development and sensory activity, dealing with objects and facts. Interest is sporadic; and is more concerned with the activity itself, than with its product. Suggestion, imagination, keen observation and imitation play a large part in the child's life. Impressions and stores of experience are being gathered which later become the foundation stones of the child's educational structure. (See Tyler—“*Growth and Education.*”)

THE ASSOCIATIVE PERIOD.

(Fourth, Fifth and Sixth Grades.)

The Associative or Drill Period is distinguished by comparatively slow physical growth. Teething has been completed, and the brain has grown to nearly the adult size. The finer adjustments and coordinations of the body and of the mind are now accomplished with greater ease; physical feats requiring dexterity and skill are easily performed. There is great endurance, strong vitality, and excellent resistance to mental fatigue. Memory is quick, sure and lasting. Never again will there be such susceptibility to drill and discipline. There is interest in the product of activity, and no longer entirely in the activity for its own sake. (See Bryan—“*Basis of Practical Teaching.*”)

The child is associating the experiences gained through sense development, and is classifying and organizing them into usable related groups.

THE ADOLESCENT PERIOD.

(Seventh and Eighth Grades.)

The Adolescent period is again characterized by rapid physical growth, described by Magnusson as an “enlargement of the plant” requiring so much energy that there is little left for “current expenses.” The period marks the maturing of the child into young manhood or womanhood and is accompanied by changes in the mental life as radical as those manifested in the physical life. The emotions dominate the individual; in fact, the whole significance of adolescence is emotional; social, moral and religious conviction are fundamental characteristics.

In these years, the moulding of character, the development of high ideals, and the forming of good tastes and artistic discrimination is of great importance.

PEDAGOGICAL CONCLUSIONS.

The primary grades where sensory activity and imitative powers are prominent, are the ones in which rote songs of inherent beauty and charm should be used to develop experience in musical ideas. Here is where the foundation of a lasting love for good music should be laid. (*Partridge 74, Gilbert 262-263-264, Hall 113*).

Formal training in music is best emphasized in the intermediate grades, known as the Associative or Drill Period. We have seen that the mental faculties here are alert and eager to receive technical knowledge. In these three grades all the necessary technique of sight singing can readily be mastered, if the right foundation of experience has been laid, and if the problems are logically organized and concretely illustrated by an abundance of beautiful song material. As we have seen in the previous chapters, this is the age when children are best adapted for hard work, and susceptible to rigid mental discipline and drill. Doing is for the sake of the product, the result to be gained. A feeling of growing power incites to greater effort. If this technical drill is begun too early in the primary grades, for instance, the interest will be dulled. (*Partridge, p. 207, Bryan, p. 176.*)

The adolescent period like the primary, one of rapid physical growth, is not an auspicious time for the mastery of technical details. Time should be spent in song-singing, in the development and expression of the emotional life. The elemental feelings of humanity should be touched and played upon, for here the human heartstrings are most responsive. It is an age of emotionalism. Some acquaintance should be formed with the various epochs in musical history, and the lives of the great masters should receive attention. (See *G. Stanley Hall—"Adolescence."*)

THE PEDAGOGY OF THE PRIMARY GRADES.

It must be obvious that the child's sense experience with music, which he gains through the sense activity of the ear, must be based upon real music, real songs; for these, and not the scale, or arbitrary exercises, represent the concrete in music, in which the child is naturally interested. It is also apparent that the songs chosen must be intrinsically beautiful and not too long, if we would succeed in holding his sporadic attentive powers; that they must appeal to his interests, and arouse his imagination.

Like language experience, the child's early musical experience must be acquired by *imitation*, for this power is his strongest faculty at this stage. Therefore, these songs are designated as rote songs, to be learned by imitation. The child must be saturated with rote song experience; he must be taught to love music and to love to sing; he should be taught to sing with beautiful light, mellow tone quality, and to express his feelings and imagination in an artistic manner through the songs he loves. This training of the voice, and developing the ability to sing artistically is in thorough sympathy with the psychological characteris-

tics of the period. The child learns by observing, by imitating, by doing the thing himself.

He must be taught to hear accurately and to express accurately what he hears, just as in the language learning process. He must be made conscious, not only of the song-wholes which interest him, but also of the smaller tone groups of which the phrases or song sentences are composed.

The first studies must be analytical or deductive, beginning with song-wholes, and working towards the smaller constituent elements. Later these elements are to be synthetically recombined so as to have a new and more intimate conception of the original whole, as well as to be used in grasping new wholes or creating them.

A definite tone vocabulary and a feeling for tonality and rhythm are thereby awakened and developed, which will later prove indispensable in the analysis and intelligent reading of new songs from the notation. This power to think in tones and in tone relationships corresponds to the ability to think in a language, to comprehend the meaning of words used to represent familiar objects and facts; and to express thoughts and feelings in that language. It is a fundamental principle that the experience with objects and facts must precede the study of the symbols which represent them. (See *Colvin—The Learning Process*. *Bagley—The Educative Process*.)

MATERIAL FOR EAR TRAINING.

The songs chosen for this development of musical experience must possess elements appealing to children; but they must also possess elements of permanent value if the highest aims of modern education are to be realized.

It is contended that all literature is a development of the legends, myths, fairy tales and folk rhymes, handed down from mother to child by word of mouth, for centuries before printed books were known. These stories, differing only in details, were familiar to so many different nationalities, that this origin of literature in racial development has become accepted as fundamental. The acquaintance with these tales, is admittedly the child's natural heritage. Therefore, they not only appeal universally to all children, but they possess those elements of permanent value, which make of them the stepping stones to an appreciation of universal literature.

This is just as true in the development of musical experiences in the race, which, reenacted by the child, become his natural musical inheritance. Folk songs and rhymes, folk dances and singing games played a large part in the artistic life of all peoples, long before staff notation had been developed. Songs were learned by ear and passed on from generation to generation. This is still going on in the musical life of European peasants and of the primitive people of the present day.

This principle of art development is so universal, that all musical literature is accepted as having its origin in the songs of the people. He, who would understand and appreciate the higher forms of musical

art, then, should become familiar with the beginnings of music, as expressed by the race in the folk song literature of different nations. The early years of child life are the years, when much of this folk music makes its strongest appeal.

Art qualities, inherent interest, directness of appeal, simplicity of form with repetition as a principle, are the criterions upon which their selection should be based.

No abstract phases of music such as scales, mechanical exercises, or so-called studies, no meaningless melodies barren of individual charm or interest, should be given a place. Art material of the highest quality must be an ever present ideal.

GROUPING OF SONG MATERIAL.

For purpose of study these simple songs should be grouped according to their most prominent melodic characteristics. The first melodies should be based principally upon the tonic chord, or do-mi-so-do idea. As in the early folk tales, the repetition of characteristic phrases is an essential (as in the story of "Little Red Hen") so the repetition of characteristic phrases is a fundamental principle in early folk music.

An examination of the sources of musical ideas in primitive races shows them to be based upon the chord idea, rather than upon any given scale, which was a later development in the evolution of music. As in colors, or in space relations, children distinguish large differences more easily than minute ones, so in music, larger differences in pitch are more easily distinguished than smaller differences. In musical acoustics, the chord tones, like the primary colors, are elemental, or common to nature. The natural tones of trumpets, bugles, etc. are along the line of the tonic chord. The same is true of strings, a piano string giving out its fundamental tone, and an ascending series of overtones corresponding to the tones do-so-do-mi, etc.

Following the tonic chord songs, melodies based principally upon tones of the tonic chord with their neighboring tones, as do-re-do, mi-fa-mi, so-la-so, should be introduced. (See *Parry*,—"Evolution of the Art of Music.")

A little later we may use songs, the phrases or song-sentences of which, are made up of little scale-figures like do-re-mi, mi-fa-so, so-la-ti-do, which recur frequently. (Used in the sense of passing tones between tonic chord tones.)

Gradually a greater variation is given to these figures through repetition from higher or lower pitches, called sequence repetition. The recognition of a pattern repeated in different parts of the scale demands a keener and subtler hearing sense. Sequence imitation is also a comparatively modern device as compared with the literal repetition employed by primitive races. (See *McDowell*, "*Historical and Critical Essays and Surette and Mason*," "*Appreciation of Music*.")

Finally the progression of melodies by skips or intervals foreign to the tonic chord may be the prominent characteristic.

PRESENTATION OF MATERIAL.

In presenting music material to children, and in the development of their musical experience from the imitative rote song stage, to the point of intelligent, thought-expressive, sight reading of new songs from notation, the pedagogical steps will be very similar to those used in modern approved methods of teaching language-reading. As one leading educator has expressed it, "The materials differ but the methods are essentially the same."

SIX PEDAGOGICAL STEPS.

First Step: Teaching of rote and observation songs for musical experience and oral expression.

Second Step: Concentrating attention upon the purely musical aspects of the song by singing with "loo" or some other neutral syllable. The observation of phrase repetition in songs as a fundamental principle.

Third Step: Application of the so-fa syllables to the songs learned by imitation as a final stanza.

Fourth Step: Observation of motives and figures. Definite ear training, developing a vocabulary of musical ideas, corresponding to the oral study of a story as preparatory to reading.

Fifth Step: Presentation of familiar songs in staff notation. Observation of familiar motives and figures as represented by staff pictures. Drills in rapid visualization with cards or from the blackboard.

Sixth Step: Beginning of the synthetic process. Recognition of familiar melodic figures in the notation of new songs, which are read by the children with such assistance by the teacher as may be required.

See Gilbert—"What Children Study and Why."

See Huey—"Psychology and Pedagogy of Reading."

See Briggs & Coffman—"Reading in the Public Schools."

See Chas. McMurry—"Special Method in Primary Reading."

See Frank McMurry—"Elementary School Standards."

N. B. The teacher of music will in most cases be able to apply the principles set forth in language reading to the teaching of music reading.

These steps exemplify the theory of using the fact or the thing, naming it, and later using the sign or symbol standing for the fact or name.

DEVELOPMENT OF VISUALIZATION.

The development of musical notation is obviously an eye problem.

As in language, the study of reading does not begin until after the child possesses an extensive oral language vocabulary, so in music, the study of staff notation should not begin until the definite oral musical vocabulary outlined in the foregoing paragraphs has been thoroughly established. A year and a half to two years should be ample time but none too long, to cover this ground with some forty or fifty well selected

observation songs, in addition to the rote songs taught for general musical appreciation and recreation. We must remember that the child has required five years in which to learn to talk before reading is begun.

About February then, of the second year, the children are introduced to staff notation. The same steps should be taken in the development of visualization or eye training, as were outlined in the ear training process. A familiar song, as a whole, is placed upon the board by the teacher, and sung by her with words and with syllables, indicating the phrase sung with a sweep of the pointer. The song being familiar, the children sing the song, teacher pointing out phrases (never pointing to single notes). The object here is to acquaint the children with the general appearance, on the staff, of an entire familiar musical phrase. The process is the same as in early language reading, where the children first see an entire familiar sentence. The object in both processes is to grasp the thought represented by the symbols, as a *whole*, and to give it a flowing natural expression.

As in ear training, the children are led to discover the repetition of phrases by position and appearance in the song. They are asked to sing phrases pointed out at random by the teacher, responding instantly by singing the phrase with correct syllables. The only new step is the recognition, through the eye, of phrases already familiar through the ear.

The next step is the recognition of the elements making up the phrase, or the motives (usually semi-phrases) and figures. The motives and figures are recognized at first by their repetition, and location in different parts of the song on the board. This step corresponds to the recognition of words by position in the sentence, and by repetition in the paragraph, in early language reading. Motives and figures having been recognized and sung by position in the song, they are now isolated from the song, by being written on another part of the board, or by using Motive and Figure Cards. These isolated Motives and Figures, taken from familiar songs, are now used in daily drill for ready recognition through the eye, until they are so familiar to the eye, that the pointing out of a Motive, or a moment's exposure of a Figure written or printed in large type on a card, will secure an automatic response from the children.

In other words, the figure will be instantly recognized, associated with its oral effect, and sung by the child with correct syllables. This drill on Motives and Figures again corresponds to the word drills from blackboard or Word Cards so successfully used in present day language reading methods. The object in both cases is to effect the automatic association between the visual appearance of a symbol or symbol-group, and its familiar effect in thought and sound.

As in language reading, words are next analyzed into phonograms and single letter sounds, which are blended again into new words, so the motives and figures, may be more closely studied and found to consist of single tones repeated, or of intervals such as "do-mi" and "mi-so," or "so-do," all derived from the tonic chord figure "do-mi-so-do." Inter

vals should, in fact, be studied in this way, as derived from larger tone groups expressing more complete sense. Later, in the intermediate grades they should be drilled upon formally, as drills in spelling and number combinations are conducted.

This blackboard work with songs may be continued for some time at the discretion of the teacher, but the study of each song from the board must be followed immediately by its study from the book. As soon as possible all of the songs are studied from the book, the drill on motive and figure recognition being conducted as before from the board or with the use of cards.

As the sight vocabulary of figures develops, the children become ready for the reading of new songs, carefully selected to consist in greater part of phrases composed of familiar figures. This does not mean that the songs will be stupid or unmusical, or written to order. Many beautiful and inspired folk songs may be found which illustrate this principle. The phrases are new, but consist of familiar figures occurring in unfamiliar order.

These the children are now able to read, the teacher holding them responsible for all figures in their vocabulary (sound and sight) helping only with unfamiliar motives and figures. She helps less and less as the independence of the children grows. A new figure may be introduced in the same manner as a new word is presented in language reading. The teacher sings the figure with so-fa syllables, the children imitate, study its notation, and then read it with its context.

At least half of the time should be given to individual work. Individual singing of any song or phrase, or recognition of motives and figures, should precede class recitation, which should generally follow.

An idea of the rhythm or "go" of the song will be gained by first reading the words of the poem. In most cases the scansion will be obvious; if not, the teacher will have to start the movement. At this stage, rhythmic feeling should be in phrases and measures, and not in beats. The consciousness of the beat will come later on through more minute analysis. Rhythmic study in these grades, should be associated with poetry, not with mathematics.

In the third grade the children will gradually have acquired greater independence and initiative with the expansion of their musical vocabulary, so that they will be able to read by motives and figures any songs which have accompanying words to suggest the rhythm.

In the Intermediate grades or the Associative Period comes the time for independent work in music, for formal drill in the various tonal and rhythmic combinations and for absolute and automatic control of these. Here, if at all, independent power in musical skill, in sight reading and interpretation is to be realized. Psychologically considered, it is the proper time for this kind of work. The children are ready and eager for hard work, for memorizing combinations, for drill, for independently solving problems, in short, for technical mastery. Attention must become more voluntary, less sporadic, and this will be enhanced by the continued use of beautiful songs, arranged in such sequence in the books, that topically, the problems to be mastered will follow in natural

and logical order. Thus the new in experience will still follow and relate with the old and the development may be said to be logical, "from the known to the unknown." There is no excuse, in the light of present day researches, for a haphazard and heterogeneous arrangement of song material, nor yet, on the other hand, of recourses to mechanical exercises, or wooden songs written to order for the sake of the problem, without life or inspiration.

In the words of Gilbert in "What Children Study and Why,"—"these music books filled with 'make up' strains of inferior grade, so common in our schools should go to the scrap heap, and in their place should be books containing music, real music."

The learning process here is by Association of musical ideas gained in the Primary grades by imitation. Figures are exhaustively classified as chord-figures, chord and neighboring tones, the various scale figures, interval figures and chromatic figures, which are studied and memorized. This means the working out of every simple conceivable figure upon every tone of the scale first by ear, then associated with the eye. While the scale is not studied in the old and well known ladder, whole-step and half-step style, at this time, the children actually possess a greater working knowledge of the scale in all its concrete musical relations than was ever possible by the old scale methods.

Rhythmic problems may now be classified and studied mathematically with absolute definiteness and attention to minute details. They should follow each other topically in the same manner as in the development of tonal problems. A fundamental principle, is that in a case in which a new tonal problem is involved, the rhythmic ideas should be familiar, and vice versa; in the introduction of a new rhythmic problem in the song material, the melodic ideas should be familiar ones. Generally speaking, four steps are necessary to the logical unfolding of a problem in music in the Drill Period. (1) Review of a familiar rote song embodying a new problem. (2) Bringing conscious study to bear upon the problem. (3) Isolating the problem from context for drill. (4) Applying the mastered problem in reading new songs.

The first step brings to mind the fact that the use of rote songs is continued through the fourth and fifth grades, although in far less proportion than in the Primary grades. The object is two-fold. First, to continually bring the children into contact with beautiful and inspired music, not limited to their immediate technical powers; second, to provide actual experience with new musical effects gained unconsciously by imitation, which are later to be consciously studied as problems and mastered.

Hand in hand, then, with the development of technical power, should go a continued love for good music, by singing the best music available. To awaken and sustain the desire to sing, and to love good music should be the big aim. However, we should not set our limits even here. As in Art, children constantly are brought into contact with pictures which they cannot paint, with sculptures which they cannot mould, so in Music they should continually hear master pieces, which technically they could not read or perform, but which musically will inspire them

to greater efforts. Not only this, but the formation of musical taste and critical appreciation, absolutely depends upon the frequent hearing of good music.

Where possible, artists should be called in to perform for the children. Talented children should be called upon to play, which will react upon the child's ambition and upon that of the class as well.

Every school should own a graphophone, and if possible a mechanical piano player, and a system of circulating records and rolls. The ingenious teacher or supervisor will find ways and means of raising the money for this purpose, if the school board is unwilling to make the investment. No town could possibly make a better investment to counteract the growing popular taste for the cheap, the tawdry, the sensational in its entertainment, than by training the taste of its youth along rational lines, and by means which will sustain interest. The "canned music" machines will accomplish this mission of popularizing good music and refining popular taste in general. The end of the sixth year should find children familiar with much of the world's best music, and in possession of a musical technique adequate for all normal demands in the way of sight reading.

PART SINGING.

If the ear training has been done thoroughly, and if the children read a one part melody fluently, the study of two and three part songs will not offer serious difficulties. It is generally begun too soon. If the children thoroughly know intervals and chords as expressed in melody the harmonic combination of consonant intervals will not only be simple, but will be thoroughly enjoyed by the children. It will mean to them the use of familiar musical ideas combined to excite new pleasures.

The recognition of phrase repetition and contrast, and the study of recurring motives and figures, both literal and modified (as in sequence imitations, inversions, and the like) has paved the way for the understanding of the period forms, the unitary, binary and ternary. This kind of study beyond all doubt, leads also to an intelligent understanding of the masterworks of the great composers. Judging by their sketch books (Beethoven's for instance) and the analyses of their works by their contemporaries and critics, the art of these men lies in their skillful thematic and harmonic development of the simplest motives and figures. Bach's works, Beethoven's sonatas and symphonies, those of Brahms, Tschaikowski, the operas of Wagner, all are living examples of this kind of workmanship.

To understand motives and figures, and their development in the simple forms, is to understand and appreciate these great works.

This study of form, and the teaching of the major and minor mode, which must precede the rational teaching of keys as such, is the final theoretical work of the drill period. It is accomplished with the greatest economy during the sixth grade.

The adolescent period, as we have seen, portrays some of the marked characteristics of the Period of Childhood, a rapid physical growth ac-

accompanied by somewhat lazy physical and mental habits. It is not a favorable period for exact attention to detail, or for drill or mechanical precision. It is, as we have seen, an age of emotionalism, for the development of the finer feelings, even of the fundamental passions. The child is blossoming into young manhood or womanhood, and is becoming conscious of itself as a factor in the race, as an integral part of society. The young adolescent is growing more self-conscious, and this, therefore, is not a favorable time for individual work in singing. The "gang" spirit is in the air and should be recognized in the music work. "Team work" finds its expression in Part Singing. "Star Plays" are recognized by the frequent use of solo passages and Unison Songs.

The music is selected to make a strong appeal to the emotional side of the adolescent. Here, if anywhere, music of sheer beauty of melody and of appealing harmonies must be used if it is to hold the interest of these young people. Scales, exercises and the like are "taboo" if you would have the music lesson popular. Singing all the while, with constant play on the feelings, is the keynote to success here. It is not even wise to insist on too exact details in the interpretation, involving much repetition and drill. Encouragement rather than criticism is needed here. Inspired leadership is required rather than critical authority. Composers and their lives may be studied profitably as being equals of other great men of achievement—as interest in their work is thereby enhanced and viewpoints of life and of history are broadened. As heretofore, the Victrola and Piano Player have here a great mission to perform in the development of musical taste.

The correct use of the mood words, marks and signs for shadings in dynamics and variations in tempo is also very important to artistic interpretation. These various signs of expression should be taught in the Intermediate grades as found in the songs, and as part of the study of interpretation.

CARE OF CHILDREN'S VOICES.

Beginning with the sixth grade, individual voices should be tested annually at least, for quality and range and the singing part should be prescribed. Records of these tests may be kept on an individual card, extending through the high school, and filed alphabetically for continual reference.

No phase of the teacher's responsibility is greater than the care of the children's voices. Care should be taken in the selection of music of appropriate range for each of the several parts. It should be a guiding principle throughout all the grades, but the part song arrangements and demands of harmony and voice leading demand particular care. A well thought-out and tried-out plan of introducing the bass clef should be introduced when there are enough base voices to justify it. The early training in recognition of figures and consequent grasp of staff-relationship, helps to minimize the difficulty of changing clefs. The gradual introduction of the bass part into the part songs, and the use of the bass unison songs further reduced the difficulty.

Acquaintance with the inspired themes of the great masters should be encouraged throughout the course by the actual printing of many of these in the textbooks themselves, together with the source and the composer's name.

Throughout the grades the emphasis must be laid upon the artistic singing of fine, beautiful and inspired songs. No exercises are necessary and the drudgery of music study is thereby reduced to a minimum. Joy in singing is the dominant force that will carry the children over every fancied obstacle to the acquisition of technical power. Love of music, joy in singing, these are the keynotes of the modern music teacher's creed.

MUSIC CREDITS FOR HIGH SCHOOLS.

. MISS LILLIAN WATTS, Milwaukee, Wis.

Permit me before introducing my subject to explain my appearance on this program today.

Mr. Winkler wrote some weeks ago asking me to act as chairman of the round table of the music section, and as a chairman's duty is to see that other people do the work, I very graciously accepted. Mr. Winkler wrote later giving me the information that the music section would be allowed but one meeting during the convention, and the discussion "Music Credits for High Schools" would be at the close of the formal program. So kindly consider this "a round table" a family affair where we discuss our faults as well as our virtues and try to find a remedy for the former.

That some of the younger supervisors may realize the "age" of this topic in our state, I have decided to read extracts from a paper I gave before the music section of the convention in 1905. I am reading from the "proceedings of the fifty-third annual session, the secretary at that time was Mr. Herman E. Owen of Madison now of San Jose." A letter of inquiry sent out to leading supervisors in Wisconsin and surrounding states, brought the following information:

"When music has been introduced into high schools it is almost all chorus work—musical organizations, glee clubs, mandolin clubs and orchestras. Hours are quite numerous, many doing excellent work, and contributing more in actual service toward all general exercises than any other department of the school. A few of the more prominent schools offer a definite course in theory ear-training, elementary harmony and musical history. Credit is given in a few schools, but is of little value as very few are able to secure a credit owing to "conflicts" of regular subjects. This was the condition in 1905—so you see it has been some years since we started agitating "Credit for Music in the High Schools," and some of us who were appointed members of a committee to investigate conditions, found we could do very little outside of our community.

The honor of first establishing credit toward graduation in Wisconsin, must be given to the Racine high school. Other school systems where the supervisor has remained for a number of years and has been given an opportunity to prove the value of music as a regular subject, are now giving "credit."

But how slowly we do progress! However, there is one thing we are finding out—this problem cannot be solved by a few courageous leaders, and imposed by legislation upon an unwilling or unconverted community. This method has been tried with every unsatisfactory result. I believe the time has come for us to round about face and find some other method of procedure. The fault may be with ourselves—the world is testing people and institutions on the basis of accomplishment.

Today what does music in the high schools accomplish? Are its results worth while? Toward what end are the energies of your department directed? These questions must be answered satisfactorily. We might answer—"Music is not merely an accomplishment, but is a factor in education. Music when properly taught contributes to the ethical, cultural, emotional, physical, esthetical and intellectual development of the pupil—and produces a love not only for the best in music, but also an appreciation of all that is best in life," all of which is very true and sounds well. But what would your superintendent have to say if you gave this answer to the question "Of what value is the teaching of music in the high school? I know what our superintendent would say. "I quite agree with you; come around some other time when I'm not so busy." But go into that same office and tell him that John Smith who gave any amount of trouble during his freshman and sophomore years falling behind in his work and deportment and so was unable to finish with his class, had decided to come back this year and make up for lost time—why?—because he loves "Virgil and Prose."? Solid geometry or Medieval history? Not at all, but because he does love music—is developing a splendid voice—a wholesome appreciation for the best music. Has been elected president of the glee club, which means he must give up smoking, one of his thoroughly developed habits. I assure you this superintendent is ready to listen to as much of this kind of information as you have to offer.

What is music doing for John Smith—is the vital question with the superintendent and the community. Both are asking for results in power to do what is worth while and the value of any subject in the high school curriculum will be judged accordingly. Not what is music doing in the schoolroom alone, but what it is doing in the community. We are finding out that progress in education enterprise of every sort depends very largely upon the surroundings and upon the supporting intelligence of the people. One of the most courageous signs of the present day is that we are growing more sympathetically acquainted with the activities and social conditions of the communities in which we live. We are developing a genuine generous interest in the welfare and well-being of the boys and girls who have never entered high school and we are finding out some interesting facts. Many would remain in school if

the curriculum offered them a course to meet their individual need. There is much criticism of the general scholarship of many of our musicians. Have you ever stopped to think where the blame for this condition lies? Do those in charge of our state education matters realize that a large number of pupils leave high school or fail to enter because they cannot carry the required high school subjects and continue their musical education at the same time? I do not think they do, as I am confident they would recognize the justice of giving to the children of the people who wish to have their children educated in music and who pay taxes to support schools, a course that would not crowd out the musical training—this instruction cannot be postponed until he has completed his high school course because of its very nature.

School life is the critical period in each life, and the future of each individual must rest upon the foundation laid here. Many claim the high schools of America must become the people's colleges. This means that in addition to our courses based upon college entrance requirements, we are beginning to give serious attention to the requirements of the individual high school students—in fact most of our schools are working to promote the best interests of the individual.

There is some one thing each is best fitted to do. It has been said that if all were well prepared for the things they can best do, and each were doing the things he was best prepared to do, the sum total of human fitness would exactly balance the sum total of human demands for human activities. So if our high school is the finishing school for the great majority of its students, its chief service should be to this large number, and to those wishing to study music they should offer a course that would keep these students in school. Allow ample time for those who wish to take instrumental or vocal music out of school hours to do so and give credit for this work toward graduation.

In my judgment no more important work can be done by this body of supervisors than to consider seriously a definite high school course. The public school music department of the Wisconsin Music Teachers' Association have been working along this line for two years. I have the report of the last committee. Mr. Fletcher Wheeler of Madison was chairman. It is an interesting report and offers some excellent suggestions. It would be of the greatest value to the cause of music, if more of the supervisors would become members of the State Music Teachers' Association. The supervisors are the logical body of musicians to bridge over the gap that now exists between the professional musician of the state and the P. S. profession. A better acquaintance between the two professions would go a long way toward solving our difficulties. Year after year we read, and hear read papers on "Musical Appreciation," "Music as a Mental Tonic," "The Value of Music" in the Public Schools—all good inspiring papers and we agree with every word, but we would accomplish far more if we could change our audience occasionally and reach the people who are interested, but don't know just what we are trying to do.

Briefly, we need to enlarge our field—at present our position is too

indefinite. Neither the music profession nor the public school profession understand our aim or consider music as a necessary branch of the education system. The fault that this condition exists is our own. What the supervisors of the state need is definite action. There isn't one in this meeting but can be a force in assisting this movement.

When you go home do something; go to your superintendent, your school board, your woman's club, all organizations interested in the best development of our state—this really wonderful state that is taking the lead in establishing trade schools and vocational schools, and is commanding the attention and admiration of the whole country for the splendid work being done along these lines,—and tell them that we want their help in making music a recognized branch in our educational system. I was very much interested in that most remarkable gathering at Washington, October 20th, when the judges of the American bar held the first formal meeting of their association. Here are a few quotations from the first day's session:

"The judges must give to the people an idea of what they are seeking to accomplish and how they are succeeding." What we should be watchful of is not so much jealous interests, as sound principles of action. The disinterested course is always the biggest course to pursue. "If you can establish your character, you can establish your credit." You cannot go any faster than you can advance the moral judgments of the mass; but you can go at least as fast as that—and you can see to it that you do not lag behind the average moral judgments of the mass." "We are in a period of universal development, all business, all science, all thought are casting off old shackles and impediments and improving their methods—increasing their efficiency—lifting up their standards"—make your own application.

In conclusion I would like to suggest that this body of supervisors place itself on record as recommending a "high school music course"—equal to the credit of any other course.

The chairman, Mr. Winkler, stated that music has been credited in the Sheboygan High School for a number of years on the same basis as other primary subjects, and that a regular course in music is included in the curriculum of that school.

Mrs. Anna Williams of Superior, who was prevented from attending the convention, sent a letter describing the music work in the high school of that city. A regular music course is given there, for which credits are given, and the school board is considering the question of giving credits for work done outside of school. Mr. George A. Burt of Eau Claire reported by letter, that his high school is also introducing a music course, to be called a course in musical appreciation, with credits for the same.

Mr. Churchill, Platteville Normal school, stated that he felt one of the problems was to make people take the subject of music more seriously. He thinks the subject might be approached as a vocational sub-

ject and feels very strongly that people who have the desire and the talent ought to be given a chance.

Students are getting credit for the first time this year in his school.

Mr. Dykema, of the University of Wisconsin, suggested that supervisors need to work for recognition. Too many supervisors about the state do not know what music is for and are not ready to stand up for the subject as one which ought to be in every curriculum, and accredited. The subjects which make people capable of earning a living are not neglected but the things which make life worth living too often are omitted or neglected. Mr. Dykema suggested getting together to formulate and try out courses in appreciation, harmony, etc., which would be worthy of credit in our high schools. Nominations for such committee: Mr. W. Otto Miessner, Miss Lillian Watts, Mr. Theo. Winkler. Nominees unanimously elected. Mr. Miessner as chairman of committee requests Mr. Dykema on his committee. Mr. Dykema suggested that he have the privilege of working as an advisor with this committee, but that another committee of three be elected to work together with two members from the Wisconsin Music Teachers' Association in advancing the cause of music throughout our state. Moved and carried, that the chairman be authorized to appoint this committee.

After a vote of thanks to all who had made this program so interesting, instructive and entertaining, the meeting adjourned.

PHYSICAL EDUCATION SECTION.

FRIDAY, 2:00 P. M.

Gymnasium, German-English Academy

Chairman—George Wittich, Supervisor Physical Education, Public Schools, Milwaukee, Wis.

Secretary—Edith Dunham, Director of Physical Education, North Division High School, Milwaukee, Wis.

The Value of Competitive High School Boys' Athletics.

From the viewpoint of the educator—Geo. A. Chamberlain, Principal, East Side High School, Milwaukee, Wis.

From the viewpoint of the physician—Wm. T. Middleton, M. D., Instructor in Clinical Medicine, University of Wisconsin, Madison, Wis.

From the viewpoint of the University coach—Thomas E. Jones, Athletic Coach, University of Wisconsin, Madison, Wis.

THE VALUE OF COMPETITIVE ATHLETICS FOR HIGH SCHOOL BOYS FROM THE VIEWPOINT OF THE EDUCATOR.

GEO. A. CHAMBERLAIN, Milwaukee, Wis.

An estimate of the value of competitive athletics for high school boys from the standpoint of the educator must necessarily be influenced somewhat by the results of psychological research. In discussing the development of baseball, Dr. Stanley Hall, in his great work on "*Adolescence*" shows that the power of throwing with accuracy and speed meant an abundance of food and even survival from enemies. "Running and dodging with speed, and hitting with a club were basal to hunting and fighting." (I 206) "These exercises are still necessary for developing and perfecting the organism and this is what makes the game of baseball so racially familiar and our national sport," says Dr. William Cromie, director of physical education, University of Pennsylvania. (*Outlook*, Sept. 23, 1914). Dr. Cromie continues, "Does not the typical game of football revive memories of the contests of the primitive ages?" "Why will thirty or forty thousand persons cheer their favorites, sit for two hours oblivious to the cold, rain and blinding snow, if not impelled by ancestral traits handed down by these football tactics of running and throwing of the primitive man?" (I 207) "This is why," Dr. Hall continues, (I 203) "the heart of youth goes out into play as in nothing else. As if in it, man remembers a lost paradise. Play is the ideal type of exercise for the young. The plays of adolescence are socialistic, demanding the heathen virtues of courage, endurance, self-control, loyalty and enthusiasm." (I 210).

Let us compare this statement of the psychologist with that of Yost, Michigan's great football coach. "Football requires self-restraint, moral courage, judgment, energy, enthusiastic interest. Moreover, the player's interests must be subservient to those of the team and he must never lose his temper." If adolescents love a game which may be used to develop endurance, self-control, loyalty, enthusiasm, as educators what more can we ask?

When, however, we examine the individual boy, we may find that his anxiety to win warps his ethical judgment. This necessitates the wisest supervision, that form of guidance which appeals to pupils as coöperative rather than as restraint. "Team games are here to stay," but lack of proper supervision may spell the inefficiency of many a high school principal. In my experience during the past ten years on the state board which controls Wisconsin high school athletics, the disputes between schools have been due in large part to two reasons. First, the failure of a principal to send a faculty representative with the visiting team to advise his boys and to protect them from themselves. Second, the failure on the part of the principal to secure disinterested officials, with a resulting lack of confidence in the management, both on the part

of players and spectators. In these cases principals not only miss an opportunity to teach sportmanship and respect for authority, but they actually sin by cooperating with the more vicious boys in their school and in the community. Let us remember that when a principal does not look after his athletics, he may be well assured that the devil "will be on the job." But fortunately during the past twenty years Wisconsin principals have given more and more attention to competitive athletics. Years ago it became evident to us, that there must be a reform in the administration of competitive games or they must be abandoned. At first each important change in the rules had to be discussed, and often much persuasion used before the boys were willing to obey. Today, no principal need have any serious trouble with his athletic teams because the rules of the W. I. A. A. furnish him with a weapon for any emergency. Moreover because of these rules, the boys learn to respect authority even if the principal is inefficient. Schools when suspended for violating the rules find to their cost that somewhere there resides an authority which must be obeyed. The civic deficiency of the American child today is proper respect for authority. Competitive contests properly supervised with competent officials, teach our high school boys and girls cheerful and prompt obedience to authority. For this reason, if for no other, these games justify their existence.

Through the influence of our State Association governing competitive contests, the scholarship of athletes has been steadily improving. No boy may fail in more than one subject and compete. Moreover he must have an average of not less than a passing grade in twenty hours of work, both in the current and the previous semester. Yost of Michigan says "that a dullard can never play football properly, hence it is not a detriment to the game to require high standings for the football men."

Not only has scholarship been improved but lessons in sportmanship may be taught today that would not have been possible only a few years ago. Before a contest the principal and teachers should improve their opportunities to dwell upon the good points of the opposing team. If there be some star on that team, that fact should be mentioned to the school and to the players. Players should be taught to respect their opponents and to feel that the only flaw in the opposing players is their misfortune of belonging to another school. By showing the strength of the opposing team you point out the greater glory attainable by winning. If a school comes to feel that the opposing players are really splendid fellows playing a square, hard game, then there will be no reason for the insulting comments flung at opponents so frequently in our contests a few years ago. Once convince the pupils that to disparage their opponents really robs their own team of a part of its glory and you will change their attitude in a most marvelous manner. If an East Side graduate leaving Milwaukee twenty years ago, had returned to attend the recent South-East football game, when the East Side bleachers repeatedly cheered Gillo by name, and the South Side eleven as a whole, that graduate would have pinched himself more than once to see whether he was awake or dreaming. Does this mean an era of degener-

ate football? In answer, I have only to point to the fierceness of the tackling when that same Gillo attempted to run with the ball.

When a member of one eleven is down, it is now not an unusual sight to see some of the fellows from the other side assisting the injured player "to get his wind" and then to help him to his feet.

Perhaps some doubting Thomas will say "I heard one fellow swear," and another shout "Kill him." I will frankly admit that not all undergraduates are regenerate, and that the graduates are not as good sportsmen as our present pupils in the mass are fast becoming. But when one remembers the former contests between competing schools and the insulting epithets customary then, and to-day notes the sportsmanship shown by the vast majority of spectators and players, he rejoices in the splendid showing of the years.

Moreover the very intensity of competitive athletics helps to keep a boy a gentleman. As Stanley Hall so well says, "The zest of the (contest) vents and satisfies the strong passion of youth for intense erethitic and perhaps orgiastic states." (I page 203). The experienced principal knows that in the hundreds of pupils under him there is a large amount of energy, which can not be turned into work. But unfortunately the useless heat resulting instead of radiating away harmlessly tends to accumulate, and unless a congenial outlet be furnished, an explosion results. If the passionate blood of the football squad be kept tamed by the regularity of the training, if the plotting, scheming mind of the vicious or the merely mischievous adolescent be turned to devising ways and means for helping the squad win its games, then there has been provided not only a means for radiation for dangerous energy but there will be by-products tending to increase the efficiency of the hundreds involved. "For example activity," says Hall, "may exalt the spirit almost to the point of ecstasy, and the physical pleasure of it diffuse, irradiate, and mitigate the sexual stress just at the age when its premature localization is most deleterious." The regular habits of the training season, with the hard work and the baths may mean the salvation of many a passionate youth. If you are puzzled by the paradox of the hard work and the accompanying pleasure in athletic training, note this statement of Hall, "that while the pain of toil died with our forbears, its vestiges in our play give pure delight."

"The best exercises for the youth," says Hall, "are those directed to developing the basal powers, old to the race rather than those peculiar to the individual, and should enforce those psychoneural and muscular forms, which race habit has handed down, rather than those arbitrarily designed to develop our idea of symmetry, regardless of heredity." Dr. Gulick of New York, in his paper "Psychical Aspects of Physical Exercise" says that "in adolescence, team games predominate, in which each individual is more or less sacrificed for the whole; in which there is obedience to the Captain and in which there is coöperation for a given end."

In the cheering of the spectators both during and after a contest, we find a congenial outlet for the latent energy liberated, when the boys

and girls through the intensity of their interest are transformed into yelling enthusiasts. In connection with college yells, Dr. Cromie of the University of Pennsylvania, says "In a growing youth, shouting, like the crying of infants, causes tension and flushing of the various organs, enlarges the caliber of blood vessels and forces the blood into newly growing fiber cells and organs." Woe to the man who would dry up the stream of this enthusiasm. There may be principals and teachers, who because of constitutional deficiencies cannot understand the yelling cohorts, when their 2:20 man finishes first, or a half-back tears off 25 yards, aided by the perfect blocking of his team mates. A systematic understanding of, and love for competitive athletics will bring a teacher closer to his pupils than the best classwork he ever did. In the ordinary intercourse between pupils and teachers, the pupil suspiciously regards each personal attempt to reach his real self as merely a blind to conceal a masked effort to hypnotize him to do more work than his "set" recognizes as "good form."

But when a teacher drops his air of authority, shows his red blood, by an intelligent and enthusiastic discussion of the team's chances in the next important game, both soon forget themselves in the intensity of their common interest. As they consider the probable method of attack against their line, together with the good points of their own defense, there begins a vital relationship of mutual respect and friendship, by means of which the wise teacher will begin to mould his adolescent friend into the stature of a man.

If a teacher would study the real enthusiasm of youth, let him sit on the bleachers with his pupils while the eleven plays a close game. During the frenzy of joy following a touchdown by their eleven, the pupils may forget the teacher in the friend, and if so, no praise from a Superintendent will give as much satisfaction to the real teacher, as a hearty slap on the back by the boy on the next seat. Such intercourse means that the teacher may exert a vital influence in the lives of his pupils.

Not only in this way will pupils be drawn to their teachers, but the pupils themselves are welded together through their school teams. Said the principal of a great school, "Nothing else so unifies a high school as a football eleven." In a New York Research Publication (for Feb. 21st, 1914) I find the statement "that athletics keep boys in school, and tend to prevent truancy." This is as true of high schools as of the grades. At the East Division High School this fall we had a hundred boys playing football. But I wish to emphasize the fact that many boys will play football whether they are permitted to do so at school or not. Again and again when a boy has been debarred from the school team, he has joined a vacant lot team and played without supervision regardless of his physical condition.

Besides the apparent splendid vigor found in our competing athletes, there are other benefits not fully understood by outsiders. There is a type of boy whose courage is only partially developed, who through persistent training changes from the timid half-back, who stops as soon as

he is tackled, to the plunging ground gainer, who uses his hand on one tackler, dodges another, and dashes down the field for a substantial gain.

I have in mind another type represented by a boy, whose reactions were too slow to understand the football signals or to take advantage of an opposing player's error. That boy went to his coach at the end of the last football season for advice. He was told to box and to wrestle so that he might quicken his mental reactions. By working faithfully all the year this player has now become a tower of strength on our eleven.

"But," asks some honest investigator, "may you not have all these advantages without competitive athletics?" As an undergraduate at Harvard, I witnessed a series of class baseball games, during a season when, through a misunderstanding, Harvard and Yale had severed their athletic relations. That series of class games was as devoid of interest as anyone could imagine. And further, I am convinced that lessons of self-control, scholarship and loyalty can not be as well taught in class games as in great competitive contests. We personally know that there is not nearly the enthusiasm in our inter-society society debates as was formerly the case in contests with other schools.

The Yale faculty attaches so much importance to the element of "interest," that according to the Record Herald, "there will be hereafter no formal gymnastics at Yale as a means of training the freshmen, who are compelled to take physical culture. The undergraduate will be enrolled in athletics, not gymnastics, although their work will be designed by the Gymnasium officials to build up the body and to perfect their physical development. The gymnasium floor drill held for decades will be abandoned. This radical new theory is the result of study in psychology as well as physiology and hygiene by Dr. Wm. G. Anderson, the Gymnasium Director. The belief is now held that there can be no physical development without the incentive which comes from sport, from athletics, from competition. Gymnasium drill and gymnastic exercises are therefore to be abandoned as an end. The Gymnasium officials at Yale admit that gymnastic drill has always been unpopular and that its unpopularity has increased in recent years, despite the increased facilities for the work, and the addition to the gymnastic staff of experts of the highest grade. Prof. Anderson says "that the Swedish gymnasiums are now adopting the American plan, and abandoning their own system, which has been copied by half the civilized world." Somewhat similar information comes from the University of California.

If because of the all important element of interest, competitive contests seem desirable, from the standpoint of the psychologist, the physical directors of great universities, and if they commend themselves to principals, not only because they help to teach many important lessons, but because they act as safety valves, is there any wonder that high school principals, who have been studying this problem for years,

do not become hysterical when their attention is directed to what seem dangerous results.

Competitive athletics received its latest and severest criticism from the Surgeon General of the U. S. Navy, Dr. Chas. S. Stokes, in his report for 1911. The report concluded, "that competitive and spectacular athletics are undesirable in the service, especially among midshipmen." If as this report points out, midshipmen overtrain, or hazard too much in the contest, then I say that there has been a neglect of duty. It should be the business of someone to see that the coaches were placed in charge of the teams not merely to win, but to supervise the impetuous athletes and guard them from overtraining. In this report, which superficially would seem to furnish much ammunition for the enemies of athletics, I notice that a weighty reason for the objection was that "service at sea made rigorous after-exercise impossible." In passing I wish to point out that this argument does not apply to high schools as our pupils do not graduate into sea service, nor are they permitted to overtrain. The same report points out that a very large percentage of athletes in the Navy show disability or abnormal conditions to which their record as athletes bears a probable relation. This report deals with athletics of the college grade, and not with high school athletics. Secondly, as will be seen, not all college reports point to the same conclusion.

Dr. Anderson, Director of the Yale Gymnasium, reports statistics, which he has collected, covering the deaths among Yale "Y" Men, for the last 62 years.

"There were 150 deaths among 1,200 of these "Y" men or 12½%. The death rate among Yale graduates as a whole, is stated in the Medical Times of Feb. 1912, as 12.9%." Surely the Yale athletic records do not seem to show serious trouble among her athletes. Dr. Anderson says, "Yale athletes do not die young, nor is heart disease the leading cause of death." Lung trouble, however, is the cause of the greatest number of deaths, but of these deaths only 22% resulted from tuberculosis." A first-class insurance company's list of insured persons below 45 years of age shows the death rate from tuberculosis as 45%. This is twice the rate among the Yale athletes for the same disease. Dr. Anderson concluded as follows: "If competitive sports coupled with the modern methods of training men cause heart disease, I want to know it. But I feel sure that the comparative, positive information that comes from the examination of these and similar data is of greater worth than the isolated and rather heated statements that often come from sources where exceptional conclusions are drawn from limited data." (*Med. Times*, Feb. 1912)

Dr. Sargent of Harvard says, "that the number of men permanently injured compared with the number permanently benefited by playing football is exceptionally small." "Football," says Dr. Sargent, "is less injurious to the heart than basketball, rowing, or distance running."

In this connection I wish to call attention to a very excellent practice of the Milwaukee High schools in prohibiting competitive basketball. I

believe that that game as ordinarily played is not only dangerous for the players, because of the strenuous activity which usually takes place indoors, but because it prolongs the athletic season throughout the year. Basketball tournaments lasting several days, constitute a menace to the adolescent boy, which should not be tolerated by thoughtful principals.

Fortunately most high school principals do not need to deal with competitive rowing, which because of the long strain of a race, without the rest which comes after each down in football can not but be dangerous. Dr. Phillips of Amherst says that "After an intimate acquaintance of 30 years with competitive athletics, as practiced to-day in our American colleges, they are in general a physical benefit to the participant." Says Maurice H. Richardson, M. D. Mosely Prof. of Surgery, Harvard University; Surgeon-in-Chief, Massachusetts General Hospital, Boston, "I have been in active surgical practice through the whole modern football period; and during these years of football, with its strenuous training, there has been, in other departments of athletics also, that prolonged rigorous course of physical exercises necessary to excellence in physical sports of which you speak. I have had nothing to do surgically with these sports, though I served for several years upon the Athletic Committee of Harvard. I have seen, in different parts of New England, a few accidents to football players directly due to physical violence in football; but never was there any serious or permanent results. In my practice I have never seen any disabling after-effects of football or any other game whatever, nor have I known of any such. My experience in surgery is extensive, but it does not include, as I say, any evil results from athletic sports."

Others might be quoted to the same effect, but I have presented enough evidence to show that the Surgeon General's conclusions do not apply to all college athletics. But before I leave this much misquoted report, I wish to show that it is of no value so far as high school athletics are concerned. The Surgeon General says "that an examination of the reports on the physical condition of the classes at the Academy, shows a marked gain in average weight and a decided loss of strength during the subsequent years of training." In other words the boys from the high school reach the Naval Academy in such splendid condition, that they continue to gain weight and strength under the training of the first year.

Similar testimony may be found in a personal letter to me from Dr. Sargent of Harvard, who writes that "Our statistics show that there has been a great improvement in the physique of both boys and girls in the last twenty-five years."

Turning for the moment from these authorities, let us consider next the subject of track athletics. Here we do not find as much public criticism as in the case of football, but the absence of criticism may be due to a lack of information, because track injuries are usually not so spectacular as those on the football field. Unless an athlete is in good condition he has no business running a race. Granted condition

and proper supervision, track athletics develop boys into splendid men. Authorities disagree over the length of the race that will bring the best results. I feel, however, that the supervision during a course of preliminary training and at each contest constitutes the vital point in track athletics. If a coach thinks only of turning out a winning team for any particular year, in all probability his boys will be injured. If on the other hand he knows that the boys under his oversight are a sacred trust and that he must account for his stewardship, winning will not be the guiding motive. In this connection it ought not to be necessary to more than mention the desirability of placing only faculty coaches in charge of High School boys.

It has sometimes been said that track athletes run grave risks of heart strain and enlargement of the heart. The hearts of track men must do an increased amount of work and the strain upon them must be great. But the load must be adjusted to the strength of the athlete. His training must be graded and his heart accustomed to the exercise to reduce the danger of over-strain. As to an enlarged heart, are not the biceps of athletes large? Why then should we catch our breath in alarm when we hear the hysterical cry that the heart of an athlete may be enlarged? In a personal letter to me, Dr. Anderson of Yale says, "Of course the heart of an athlete is large and so are his muscles. In itself there is no serious harm in this enlargement. It is not chronic, it does not cause trouble and there are very few instances where men have been bothered in future life. If the graduate keeps up some form of exercises, his heart becomes normal very soon after leaving college."

Dr. Brown of the Cottage Sanitarium, Saranac Lake, New York, urges that on account of the lungs, "It is dangerous for men who are engaged in athletics to give up all forms of athletic exercise." In connection with the enlarged lung capacity, the increased size of the heart and all the other muscles of the athlete, together with his splendid frame, we must caution him to take a reasonable amount of exercise after graduation.

The East Division High School coach has not only considered a form of exercise for the football team after the present season, but he has in mind a plan for this post-season exercise to be put into effect when we can take advantage of the facilities at the new Riverside High School.

Through all this discussion, the important subject of supervision continues to come to the front. For years the Milwaukee High Schools have directed the members of athletic teams to be examined by the school physician, Dr. Barth, who has visited us twice a year for that purpose. In this connection I want to call attention to a very pertinent fact. After a boy has once been passed and has taken part in the East Division athletic contests, he has never been excluded by the physician from the competitive athletics of any subsequent season. On account of this record alone, is it any wonder that I fail to see any harm resulting from our competitive athletics?

But in order that we might still further study, and if possible safeguard our athletics, we have been investigating the subject of blood-ptosis as developed by C. W. Crampton, M. D., Director of Physical Training of New York City. My attention was first called to this subject by a paper read at the N. E. A. Convention in 1913. (Proceedings N. E. A. 1913, page 668) This fall I have corresponded with Dr. Crampton and have given his system a practical application. In a little pamphlet Dr. Crampton says, "That he tests the relaxation of the vasotone, resulting from various exercises and so tests the efficiency of the vasomotor system." Although we have had some results which were almost uncanny in their accuracy, we do not claim that the test is infallible. We shall continue to study it, not only in connection with our athletes but with other members of the school. Our experiments to date seem to show that we can not directly compare the condition of a boy at any one time with that of another boy. Some coaches in consequence do not make use of this test. But as a means of watching the condition of an individual, we think the test well worth while. Moreover we hope to compare individuals indirectly by noting which have gained in condition and which appear to have lost during any week of training. The test is based upon the blood pressure and pulse when a person is lying down and the same factors when he is standing.

As one absolute result of the test we have noted the moral effect on our team. They feel that we are supervising their very insides and they know that if a test shows "poor condition" their chance of "starting" or continuing in a game is very poor indeed. In consequence the moral effect of this new test has been tremendous. Before staying out nights, eating too much pie or neglecting himself in any way, an athlete will think twice.

In my conclusions, I wish, first, to emphasize the importance of the athletic problem from the standpoint of the principal. He can not dodge responsibility because of his ignorance of athletics. The less he understands the problem himself, the more necessary it becomes to obtain a competent coach, who will regard the personal welfare of each young athlete as of greater importance than an athletic victory. Secondly, I desire to call attention to the importance of the element of "interest" in the exercise taken and to the consequent preponderance of evidence in favor of competitive athletics both psychological and professional. Thirdly, the evidence does not show, as has been claimed, that competitive athletics are harmful. And finally, I desire to quote from a paper found on page 187 of the N. E. A. Proceedings for 1912. In that paper, Supt. Potter, now of Milwaukee, says, "Everywhere in America some kindly lady with a mission in life must needs arise and view with alarm the 'brutalizing effects of the dangerous games still criminally countenanced by high school authorities. But the vigorous sports of youth, now properly supervised and coöperated in by the teachers, still cleanse the blood and tone the will, subdue the temper, and string up the attentive powers of the finest boys in the English world. Still they stand the most persuasive

life-influence, the most appealing school memory, and the most powerful guaranty of social democracy in all our high schools. Because of them, there is hope that the American boy of tomorrow may keep his boyish simplicity of thought and action long past the age when his brother of yesterday has become a wearied and wearisome man of the world."

HIGH SCHOOL ATHLETICS.

*WM. S. MIDDLETON, M. D., Madison, Wis.

The problem of athletic training at any period of life is a serious one; that of training at the high school period demands even more careful consideration. Athletic pursuits, like any other form of training, must be judged by their product. The athlete in or out of training should compare favorably in functional tests of circulatory capacity with nonathletic individuals. We need all the evidence we can obtain as to the physically beneficial or harmful efforts of competitive sports at present encouraged in the high school. An intelligent thinking American people is beginning to look beyond the scenes of athletic contest, and is demanding the true facts of the case.

We approach the problem from the standpoint of the circulation, because we feel that the cardiovascular system is the most concerned in the physiologic and the possible pathologic results of physical exertion and athletic training.

In a consideration of the question of the physiology and the possible pathology of athletic training, we must realize that the essential factors are the same at any age. The fundamental difference between athletic over-indulgence at adolescence, or at the high school age, and in early maturity in the college man is one of vital capacity. For example, before physical maturity endurance events are particularly harmful, as we shall show below.

Athletic sports may be divided according to their physical effects into efforts of short duration and sudden strain, and those of endurance. The one hundred yard dash and the one mile race are examples of these two types. The results of physical effort may be grouped under two heads, immediate and ultimate.

Physiologically, bodily exertion leads to an increase in pulse rate, and in the systolic, diastolic, pulse and venous blood pressures. The details of the phenomena are unessential to an understanding of the pathologic conditions secondary to immoderate physical activities. Cessation of bodily activity after exercise results in a drop of the pulse rate to normal, and of blood pressure to below normal, this con-

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stituting the so-called subnormal phase, the length of which determines the degree of exhaustion produced by the exercise. The effect of training (i. e., the establishment of a physical habit) is to lower the primary rise of blood pressure and the pulse rate.

There are several factors involved in the bringing about of these phenomena in the vascular system. First during physical exertion the pumping action of muscular contraction on the capillaries and venules increases the flow of blood toward the heart. This increases the venous pressure and tends to put an extra strain on the right side of the heart. Meanwhile, as the muscles are contracted the peripheral resistance is increased so that an extra strain is thrown on the left side of the heart.

Second, the increase in the amount of carbon dioxide and of the fatigue products in the blood, as a result of increased bodily combustion or oxidation from the muscular activity, leads to an increase in the respiratory rate from direct stimulation of the respiratory center. The increased respiratory rate forces more blood into the left auricle, which in turn gives more blood to the left ventricle at each cycle, and thus increases the systolic output and pressure.

Normally, that is in the presence of a normal myocardium, the increase in venous pressure and in pulmonary pressure is met by an increased diastolic distension of both auricles. During systole, furthermore, the contraction of the heart is greater and the heart more completely emptied than when the body is at rest. This cardiac compensatory mechanism means that with an increase in the rate of heart action there is a relative shortening of diastole, or the resting period of the heart.

Now let us consider the factors involved in the overstrain of the heart,—a pathologic condition. The most feared and formidable accident of cardiac overstrain is acute cardiac dilatation, in which two factors must be considered. First, the condition of the myocardium, whether originally of normal tone; second, the influence of physical overstrain. Any toxemia affecting the myocardium will increase the possibility of such an occurrence. To determine the myocardial tone, certain tests are applied to the heart. The influence of exertion on the size and function of the heart and on the blood pressure and pulse must be determined before a heart muscle can be said to be normal.

In the case of sudden acute strain this condition results in the following manner. We have again the primary diastolic dilatation to accommodate for the sudden increase in venous pressure. The peripheral resistance is at the same time raised too high to permit of complete or perfect systolic contraction of the ventricle. The diastolic dilatation becomes more marked, and the systolic contraction more incomplete from the increasing residuum of blood with each cardiac cycle. The increased heart rate serves only to increase the peripheral resistance. This condition advancing leads to auriculo-ventricular insufficiency, and in turn, acute dilatation.

In the case of endurance events instead of the closed glottis and heavy primary strain, we have free breathing and alternate contraction and relaxation of the skeletal muscles, increasing and relieving the peripheral resistance and venous pressure. Nature's methods of relieving strain on heart is by the alternating relaxation and contraction of the muscle, the failure of which arises from a fatigue of the muscle which is followed by a toxæmia, the result of the accumulated fatigue products. When these two factors persist beyond a certain limit, acute dilatation occurs.

Repetition of sudden physical effort and endurance events in the presence of sufficient blood supply to the myocardium calls forth increased cardiac power. When physical effort is stopped, particularly during the subnormal period, there is a relative lengthening of diastolic rest. It is during this period that the coronary arteries, which give nutrition to the heart muscle, are distended, and any relative increase in the diastolic stage means increased fuel to the heart muscle. Thus hypertrophy is the natural result of either "spurt" or endurance events, repeated or prolonged to such a degree as to make a constant increased demand. One notable difference is of considerable importance, namely, while the normal myocardium of certain individuals is thoroughly capable of compensating for sudden efforts without undergoing hypertrophy, on the other hand there are few instances of endurance men without cardiac enlargement. This seems to indicate that hypertrophy depends upon the long-continued demand for increased nutrition.

The terms "physiologic" and "pathologic" hypertrophy are merely relative. By medical examination, through the physical measures of inspection, palpation, percussion, auscultation, and radiograph an enlarged cardiac area is mapped out. From the standpoint of the pathologist no cardiac hypertrophy exists without at least microscopic lesions in the heart muscle. Without the advantages of immediate examination, the clinician must depend on his careful observations of cardiovascular function under exertion and at rest to determine whether or not hypertrophy be pathologic. However, one point must be most emphatically impressed; cardiac muscular hypertrophy differs essentially and fundamentally from skeletal muscle hypertrophy, in that, on cessation of the prolonged physical effort, the fatty and fibroid degenerative changes in the hypertrophied muscle of the heart introduce a dangerous burden to the circulation, whereas similar changes in skeletal muscle develop after "breaking" training without seriously influencing the health of the individual.

The question of cardiac hypertrophy resulting from athletic training will probably stimulate more study in the immediate future than any other phase of the athletic problem. Cardiac hypertrophy, compensating for the circulatory burden of athletic training, may be considered physiologic just in so far as it results from a normal demand, and as long as the myocardial structure remains intact. The

normal myocardium is capable of thirteen times the ordinary work (Lewy, 1896) without structural change. With such a wide margin of safety, a strain sufficient to produce hypertrophy must border on the pathologic. Five per cent of all the men entering the University of Wisconsin last fall had cardiac hypertrophy. Twenty-eight per cent of the sixty-six high school athletes included in the present study had this condition. The gravity of the situation must become quite apparent when we state that four of the five men who have developed acute cardiac dilatation in the University athletic circles in the past four years had been high school athletes with hypertrophy on entrance.

Another side to this question must be emphasized. College coaches frequently make statements to the effect that a man has "run himself out" in the preparatory schools. Several explanations may be advanced for this state of affairs, but Riviere (1909) laid the foundation for much of our knowledge of the true conditions. He found that after a prolonged period of intensive play a certain percentage of previously normal boys showed permanent cardiac changes. We have undoubtedly been training young boys in athletic pursuits far beyond the capacity of their vital organs to respond.

A frequent type is the following: A robust, well-muscled boy of eighteen presents himself for a "permit to train" on one of the freshman squads. He has taken part in track events, basketball and football in high school. Some "stars" play on four regular teams during the year.

Examination reveals cardiac hypertrophy of a rather marked degree with evidence of dilatation in the presence of a regurgitant mitral murmur. The man is nonplussed at our refusal to allow him to train. Too frequently he states that he has always undergone a physical examination before training and been found normal.

He is the type of preparatory school star who fails the college coach at the critical moment, because the tax on his cardiovascular system had come at a period of immaturity when it was unable to accommodate.

Cardiac hypertrophy is a grave problem from an entirely different standpoint. Cessation of athletic pursuits after an active high school career leaves a young man with a large cardiac muscle useless for ordinary pursuits, because it has been built up to meet demands no longer required. As in any other muscle with inactivity, the hypertrophied myocardium undergoes degeneration and replacement by fatty and fibrous tissue. Fatty and fibrous tissues are serious encumbrances to the normal cardiac function and myocarditis is the only possible sequence of sedentary life following an active athletic career. The Surgeon General of the Navy (1912) reported that conditions of the cardiovascular system attributable to overstrain caused six deaths among the twice chosen or picked Annapolis athletes in after life as compared with one in nonathletic Annapolis men.

For the present study, the data on sixty-six men who have been high school athletes before their entrance to the University have been collected. The filing record number, age, height and weight are recorded. Then we have added the data in relation to their several athletic pursuits in high school, the size of the heart, the various phases of blood pressure before and after fifty stationary running steps, and the pulse with its reaction to this test exercise, likewise expressed in percentage.

Table I, including all of the men, shows several interesting points. Shumacker and Middleton (1914) showed the nonathlete to have a systolic pressure of 111 mm. Hg. as compared with the average of 118 mm. in the athlete of this group. The diastolic element in both is practically the same, 80 mm. making the pulse pressure of the athlete at this age 7 mm. greater than the nonathlete. We have separated from Table I the nineteen individuals with cardiac hypertrophy. These men show the same systolic pressure as the average of their group, but a diastolic pressure 8 mm. lower, 72 mm. Hg. The pulse pressure, 46 mm., in these men with cardiac hypertrophy, is 8 mm. greater than that of the average athlete of the group, while it is 15 mm. greater than that of the nonathlete. The increase of pulse pressure is an index of good vascular tone.

The percentage pulse increase after fifty running steps was 53 in athletes as compared with 33% in nonathletes (Shumacker and Middleton, 1914). This apparent increase in irritability or in exercise stimulus in the athletic heart out of training is a very constant finding, and it would seem to point to an imperfect circulatory balance. This group of hypertrophied hearts likewise displays a marked irritability to the stimulus of exertion. We endeavored to classify our men according to sports, but overlapping and lack of definition in comparison rendered this useless.

In conclusion we would emphasize the great necessity for more careful consideration of the best advantage of the young in the question of athletic training. Too frequently minor grades of acute cardiac dilatation, for instance, are passed over with no more than casual attention, much to the ultimate detriment of the man. The caution against strenuous exertion following an acute infectious disease even as mild as a nasal cold, should be well heeded if we are to conserve the boy's best interests. We see on every hand evidences of the immediate deleterious effects of physical overstrain in immature bodies, and only by attention to such details as the above can these be eliminated.

As to competitive sports: distance runs of a half mile or over from their fundamental nature, requiring great endurance, demand especial attention at the high school age. The popular long sprint, four forty, is beyond a doubt at this period a frequent factor in the production of cardiac defects. Basketball and football should be so modified in our schools that the benefits might be derived without most of the deleterious effects.

Many of the unfortunate cardiac accidents among our young athletes could be avoided by routine careful medical examination preced-

ing and during their athletic training. A case in point: A halfback from one of our large city high schools, with a most enviable athletic record, was found to have the most dangerous cardiac valvular lesion, aortic regurgitation, on entrance to the University. The past medical history was such as to place its origin years before entrance into competitive sports. It was a matter of good fortune that no serious accident had befallen him.

Frequent examinations of men in training might well "nip in the bud" a beginning cardiac stretch in a young athlete just displaying signs of circulatory "flag" in his untried, undeveloped cardiovascular system.

WISCONSIN MORAL EDUCATION LEAGUE.

President—F. C. SHARP, University Wisconsin, Madison.

Secretary—W. J. HAMILTON, Two Rivers.

The meeting was held in the banquet hall of the Hotel Wisconsin, the president presiding. The first speaker was Warren E. Hicks of the State Department of Education who discussed "EDUCATION FOR CITIZENSHIP IN THE CONTINUATION SCHOOLS."

The second speaker on the program was A. B. Hall of the University of Wisconsin, who took for his theme "THE COURSE IN CIVICS IN THE ELEMENTARY AND HIGH SCHOOL: HOW SHAPE IT TO DEVELOP THE CIVIC SPIRIT." In this discussion, Prof. Hall called special attention to the need of presenting civic problems in their true values. He urged that in the past teachers of civics have colored the fundamental facts of our governmental policies, with sentiment and political views, which has resulted in false conceptions of the right civic spirit.

An informal discussion followed in which Mrs. Bradford, C. O. Marsh, C. D. Kingsley and others spoke. The final address of the program was given by W. J. Hamilton, Two Rivers, Wis., who discussed "TRAINING FOR CITIZENSHIP BY WORK FOR THE CITY."

EDUCATION FOR CITIZENSHIP IN THE CONTINUATION SCHOOLS.

WARREN E. HICKS.

ASSISTANT FOR INDUSTRIAL EDUCATION.

Blackstone had a very good notion of government when he called it "an aggregate of persons having rights and duties." It is particularly true in a democracy such as ours that the laws of the state and the nation derive their authority from the consent of the governed. It is self-evident then that all of our boys, and girls too, for that matter, for suffrage will soon be universal, should have a knowledge of their privileges in public and private life. It is commonplace

to say that there is no better safeguard against lawlessness and viciousness than a strong public moral sentiment.

Our present industrial system separates employer from employee, parents from children. The home of to-day has lost part of its old moral and sacred influence. Confusion of moral and civic ideas is more prevalent than formerly. Our complex life needs more than ever moral and civic training of all our youth.

In dealing with this whole question, there is not lacking material for instruction or method of procedure. On the contrary, our literature is full of suggestions relating to what to do and how to do it. Failure in dealing properly with the doubtful young citizen more often is due to a lax administration either in the home or the school or civic authorities, or in all of them combined. The respect for authority in the home has been greatly on the decline. Parents often are not a unit in determining the standards of conduct that shall be maintained in the home. Fathers are placing the responsibility upon the mother; the mother gives doubtful support to the school; the school passes the problem over to the truant officer; the truant officer passes it over to the courts; the courts pass it over to probation officers, and when this machinery is acting along the line of least resistance, the youth that resists authority has a good start in lawlessness. No one desires to return to the severe corporal punishments administered in the wood shed. No one is reactionary enough to wish the return of the good old times, but somewhere between the severity administered in the home twenty years ago and the laxness that prevails at the present time, there ought to be a happy medium that will meet the hearty approval of home, school and state.

Not only does the doubtful child who needs genuine training for good citizenship dodge between the parental authority of the father and mother in the home, but he plays the game of evasion because of our systems of established schools. When one school authority attempts to maintain the standard discipline, the offensive youth, with the support of one of the parental branches, seeks admission into another school, and then perhaps again to another. If he is attending the public school he decides to go to the parochial, and if he attends the parochial, he decides to attend the public. He gets lost somewhere between the public and parochial authority and by the time the truant officer gets him located, he is well started in his attack against school government. Having vanquished the home and evaded the school, he sheds crocodile tears before the sympathetic court and is paroled only to have another chance to commit some civic misdemeanor.

The city superintendent that undertakes to corral these doubtful youths and break up the game and nip criminality in its bud, finds it necessary to deal with these young offenders by placing them in a school where there is a chance for honest work with the hands. When he attempts to establish such a school, he is handicapped by a clamor that the industrial or vocational or parental school is too ex-

pensive, or he is handicapped by the sentimental cry that it is un-American to segregate children at all. He naturally, therefore, also adopts the line of least resistance and allows the teacher of the graded schools to put up with this misconduct as best she can, and the lad grows to maturity with a spirit of resentment toward established authority.

However, in a large number of cities, the people have begun to recognize that in a nation that is called "the melting pot," welcoming people from many countries and transforming them into good citizens, this important service depends upon the efficiency of all of its schools. They believe that the schools are created for the child, rather than the child for the schools, that they must train towards work rather than away from it, that the school must project itself into the home and that there must be provision for the educational needs of men and women as well as for the needs of the children themselves. This has led to the establishment of the industrial, commercial, continuation and evening schools of Wisconsin.

This topic suggests that I am to speak of the continuation school only. The industrial school is an all day school for people over 14 years of age. The commercial school is an all day school for people over 14 years of age. The evening school is for all persons over 16 years of age. The continuation school begins its function in training young people who are over 14 years of age. These young people do not go to school every day. They attend school only four, five or more hours per week. There were 9,461 of such pupils in the state in thirty of the large cities of the state last year. They are a class of students who know something of real life. They are largely employed and many of them have a good knowledge of the instruction that is provided in the established schools.

The early experiences in employment are a disappointment in many ways. The physical task has caused tired muscles and the reprimand of employers has irritated sensitive feelings. The young worker has to struggle with himself in order to get a proper interpretation of his new working relations, of his environment. He is put to a test. He must determine his course. He must act.

His thoughts are dealing with real problems—not with the fiction of school readers. Shall he be on hand in time for his work; shall he obey the foreman; shall he loaf when on duty; is his pay what it ought to be; does he assume responsibilities and discharge each one with completeness; has he insight to know what is needed in the job he holds; is he loyal to his employer; is he agreeable to his co-workers; is his general attitude one of laziness or ambition; if his present job is unsatisfactory, what job shall he get; why should he get such a job; for what life work is he best prepared; what characteristics win anyway in the real life struggle?

We see that the continuation pupils are in an environment that makes them more teachable than is the irresponsible, nonchalant, unemployed lad. This distinction between the class of pupils that at-

tend a continuation school and those of other schools is unimportant only as it may indicate that the method of teaching citizenship to the continuation group may differ in a marked way from the one in vogue with unemployed minors.

These differences in methods of teaching may be summarized in a few sentences:

First: Avoid the sermon. The daily events, the cause and effect of civic improvement, the known experiences of pupils—these should furnish material for conversation and explanation. Suppress the far-fetched sermon.

Second: The method should be informal. These people need guidance quite as much as they need information. Let them chatter,—the teacher acting as moderator. Expression is needed from them, not from the teacher. Remove the formal restraint. Drive with a loose line. Curb the most forward. Stimulate the inexperienced; draw out, debate, get facts. Then drive home one simple truth with terrific force. Informality makes the performance genuine to them. The spirit of suppression in many of our established schools has so discouraged many children that there should be a great exercise of patience in bringing out the best of all the children in this group. Cultivate expression. Stimulate conviviality, natural behavior, common conversation.

Third: There should be frank personal treatment of each individual. A group instruction often leaves many in the group hazy with reference to its application. Clear conception comes when the individual sees the choice between right and wrong. The limited knowledge and imperfect desires of these young people hamper them in the execution of moral and civic acts. Numerous cases of errors in conduct, opinions and ideals are found in a given group. Specific errors need special treatment. John Doe is a shirker. There is evidence of it in every task assigned to him. The usual motives for improvement of this trait are ineffective. He resists hints, advice, personal admonition and warnings. The instructor now assumes an open and frank attitude in his case. Parents, teachers, employers, energetic pupils are all made familiar with John Doe's weakness. John Doe knows it. All associates are stimulated to be helpful to him. He is concerned about this public opinion of his associates. Each sign of his improvement is frankly commended to all. John Doe's early training and mental attitude is thus modified by an open, frank, intensive treatment. Few cases are hopeless when the instructor has the power to stick to a definite course.

Fourth: An atmosphere of kindness should prevail at the continuation school. Teasing, nagging and scolding are reprehensible. Example is better than precept. Cultivate self-reliance in the pupils in leading them to decide simple moral and civic questions. Muscle, intellect, reason, conscience, judgment, gain strength only through exercise. This exercise is best fostered in an atmosphere of good cheer and kindness. For the employed young worker this condition is most essential.

Walt. Mason has probably summarized what is best to be done for Continuation pupils in the way of good citizenship. He says:

"Whoever does his best will rise; for him there always is a prize; he'll harvest honor and renown, and naught on earth can hold him down.

"A thousand famous men we see, in this our country of the free, who long ago their course began as poor as any boy or man. The hardest kind of work was theirs; they cleaned the floors and swept the stairs; they tramped the whole blamed town across, on weary errands for the boss; they cleaned the mule and milked the cow, and split the rails and pushed the plow; and always burned in each one's breast, a firm resolve to do his best.

"They rose, as such boys always rise; and in their manhood, sane and wise, they still as bright examples stand, to all the toilers in the land. They rose, as such boys always will; one's now the owner of the mill wherein he labored as a lad to gain each week a lonesome scad. And one who carried Adam's ale to sweating workmen, in a pail, and earned each day a half a bone, now pays an army of his own.

"You know how Lincoln split the rail to earn a paltry bunch of kale. The wood was hard, the wage was low, and he had much excuse for woe; he might have sighed and said, "Gee whiz! This is a rotten sort of biz! I guess I'll strike, and just sit tight, till something better is in sight." But he was not that sort of guy; he had no use for sob or sigh; he shed his jacket and his vest, and buckled down and did his best.

"You know how Garfield used to whack the mules along a weary track; he trudged beside the long canal, and yelled, "Gee, Buck," and "Get up, Sal!" He walked about a thousand versts to earn his bread and wienerwursts; from dawn till sunset in the West he toiled along, and did his best. You also know how high they went, these youths who knew no discontent, who did their work with vim and zest, wherever placed, and did their best.

"The chances are as good today for those who work, the good old way, who have no time to growl or knock, and no desire to watch the clock."

We are living in a wonderfully scientific period. Men are measured with great accuracy in all walks of life. The efficiency test is applied whether we wish it or not. The applicant for an insurance policy must submit to an examination that reveals not only the physical health and measurements, but it is necessary that all facts of heredity be recorded and considered. The mortality of the human race has been computed with such accuracy that a great insurance company submits the information gathered from the applications to a properly regulated machine and this machine mechanically determines whether the insured shall be eligible for a life policy or endowment policy or any policy at all. Experimental psychology is making it possible for the teacher to be as familiar with mental traits of children as it is for the physician to diagnose his case. All minds

are not cast in a single mould. The personal force of the teacher must be the main thing. This personal force shall be most effective in the continuation school when the teacher makes a scientific study of each individual in her school and is free to apply scientific remedies. The hygiene best for one pupil may be a good bath. Safety, for another, may be the right attitude of mind towards property and person, rather than constitution, officers, and political machinery. Wholesome food may be the prescription for another pupil. If we are to save waste among young humanity, we should serve with safe, sane, economic, hygienic administration rather than exploiting legislation.

TRAINING FOR CITIZENSHIP BY WORK FOR THE CITY.

W. J. HAMILTON, Two Rivers.

(Excerpt)

For more than sixty years the teachers and others interested in public education have met at some convenient point in the state of Wisconsin for the purpose of considering ways and means for the improvement of the state school system. From a careful reading of the more and more complex programs as they have been issued from year to year, with the increasingly large number of sections and subsections, one is at a loss to know what the real important work and aim of our public school system pretends to be.

If we discuss the educational problems of the day with the many experts who meet here from time to time, we find that the vital and important questions to be met by the schools, are as numerous as the number of experts consulted. In spite of all this confusion, I am believing, that the making of citizens is the chief business of our public schools, because they are the nation's best and most convenient agency for the accomplishment of this important work.

For a number of years past, there has been considerable discontent expressed and a lack of interest manifested on the part of the general public, with our schools and the methods we as teachers are using in doing the work of the schools. It would be a gigantic undertaking for anyone to attempt to name all of the criticisms advanced against the work in our schools. On the other hand, all criticisms do not apply to all the schools. Teachers and educational reformers have begun to see enough of the real and vital needs of the schools, to formulate a definite program leading to a betterment of conditions. We have come to see that our public schools must be conducted in the interests of society; that the all important task that confronts us is the training of American youth to fill a place in the social and economic program of the nation. While we admit that tentatively this has been the aim

of our schools from earliest times, there have been so many traditions surrounding our educational institutions, that the end in question has often been lost from view. In a recent educational article, Dr. Eliot has declared that "the real experiment of government for the whole people and by the whole people, has not been tried". It would seem that the time has now come, when the schools should lend aid in attempting the interesting experiment.

It is difficult to arrange a curriculum. There are so many subjects of importance that every person now engaged in educational work knows that our program of studies is far too full for efficient work. For many years we have hung with death-like tenacity to the so-called cultural studies, only to cast them too readily aside for the now popular industrial subjects. I am of the impression that neither the cultural nor the industrial groups are to be taken at the value established by their devoted admirers. The maximum of educational efficiency is to be found by a combination of both groups, not fixed and established by a board of educationists, but selected with care to meet the demands of individual communities.

Personally I favor an increased amount of attention to be given to the "social studies". In this group I would place history, civics and ethics, considering the subjects in their widest application to the affairs of the state, nation and community. Too often in the past we have considered these studies in the light of their individual content rather than their application to social institutions in which the pupils are to play a part in the near future.

After all has been said and done the real work of the school is that of training our pupils to fill their places in the life of the community. Much of the work that we offer as teachers in the schoolroom is learned only to be forgotten by our pupils after they have entered upon the serious work of community service. It is for this reason that many of the fathers and mothers of this generation, look upon the work of the school in rather a skeptical manner, as they recall this experience in their own career. We must admit that there has been and still is a wide gap between the social ideals of the schools and the demands of real business life.

I am believing that the tendency of the present is to make the work of the school more closely allied to the demands of the community. Our trade courses, vocational studies and similar devices, all show the desire of the modern educationist to meet the demands of modern society and thereby develop a higher degree of social efficiency in the boy and girl trained under his direction. I do not know but that at the present time there is a danger of over-emphasizing the industrial side of education. This tendency as I have before indicated will not solve our social problems any more than the over-emphasis of the cultural tendency of the past. In America we must not lose sight of the fact, that boys and girls must be trained in a broad, first-hand knowledge of social institutions.

In order to secure this result it has become necessary to rearrange our whole plan of school instruction. Instead of depending entirely upon book knowledge and book training, we have opened the door of the school to the consideration of the real and vital problems of the community, the problems that are being faced by the parents of our pupils in their homes day by day and the same vital problems that these pupils will be called upon to face.

Some of our attempts to vitalize the work of the school and reach the problems of the community have been far from satisfactory. The cry of "fad" has brought many of the more timid experimenters back to the not unwelcome cloisteral and rather medieval atmosphere of the schoolroom, glad to escape from the exacting conditions of the outside world.

In spite of our reverses there have been some signal advances in the work of all grades of schools. As teachers and citizens we have expected too much from the efforts and experiments in the development of social interests and community civics. We have taught civics and studied the constitution, expecting that this will make intelligent citizens. But when the youth has left the school to find that the standard of citizenship of the schoolroom is very different from that of the ward committee, he has lost faith in the school and has fallen in with the political gang most to his liking.

We have taken great care to teach classes in ethics and have been disappointed to find that a boy will sometimes cheat in an examination in ethics or Bible History as quickly as in arithmetic or history. We have failed to realize that fine teaching of ethics, is of no value if these teachings cannot be carried over into the problems of life. Ethical standards that cannot be reduced to the common denominator of real life, are of no value in twentieth century America. The same is true in all our teachings of the so-called social sciences in the elementary and secondary schools.

The need of social education is being realized to-day as never before in the history of our schools. I have given a brief statement of the work as it can be conducted in a small city. It is possible in the larger cities as well. In Philadelphia the work has been under way for sometime while during the past few weeks classes have been organized in Chicago affording courses in civic problems for more than 15,000 students. The states of Oregon, Virginia, Kentucky and North and South Carolina have been experimenting in practical citizenship for several years past with highly encouraging results. It is the work that will vitalize the school and bring the community and the future citizens into an organic unity that cannot fail to bring results for a better future. It is the only manner by which we can overcome the double standard existing between the work of the school and the community.

THE IMPORTANCE AND METHODS OF DETERMINING THE MENTAL AGE OF SUBNORMAL CHILDREN.

F. A. KUHLMAN, Faribault, Minn.

Throughout history there has been the recognition of the existence of different grades of human intelligence. There have always been feeble-minded of so low a grade as to compel their classification as subnormal. The exact point, however, where the line has been drawn between the normal and subnormal has always been shifting, and is to-day no more absolutely fixed than it was generations ago. Some of the immediate ancestors of those living to-day whose normality went unchallenged would now be committed to an institution for the feeble-minded in some quarters. Those whom we now classify as of the highest grade of feeble-minded were a hundred years ago all regarded as presenting nothing pathological. The classification into normal and subnormal implies some standard of reference, fixed for the time being at least, upon the basis of which the division is made. This standard has not only been constantly raised, but it is now-a-days being defined from different points of view. The normal from the scientific point of view means a certain grade of efficiency or ability of performance as measured by some scientific method, and the standard remains the same for all persons, for all time and for all conditions. The normal from the practical point of view means the ability to perform the tasks of everyday life in such a way as not to interfere with the rights of others, broadly defined. But the standard here is not fixed. The tasks of everyday life vary in difficulty of performance with time, with race, with civilization, with different groups of any given society, and with many other conditions. The schools and society in general define the normal from the practical, and not the scientific, point of view, if there is any conflict between the two. For society in general the normal person is the one who can make an honest living independently. For the schools the normal child is the one who can satisfactorily do the work of the school grade corresponding to his age. But in thus defining the normal it so happens that a child may be feeble-minded according to school standards, and become a normal adult according to his ability to make an independent honest living, and vice versa. This depends on the social environment of the adult in question, on the standard of living he sets for himself or has forced upon him, etc., as well as on the standards of the schools. Some who live in the slums of our large cities and pass for normals could undoubtedly not do so if they were transferred and compelled to follow a higher standard of living. Among the large group of society that generation after generation never rises above unskilled labor there are undoubtedly many who would appear as subnormal if they were compelled to attempt to become skilled artisans or business men.

These facts bring to the foreground one pressing need of the schools of our times. This is the need of a fixed standard of normality for school children. The school curriculum is not a test of intelligence, and the school gradings a child may get is much less so. There are many reasons why this should be, but into the analysis of this I cannot go at this time. A scientific standard of normality established in a scientific manner, so as to be the same for all children at all times and under all conditions, would not only be a means of testing the normality of the children, but it would be a means of testing and adjusting the curricula and methods of the schools to these children. It would give a means of diagnosing the cause of many a failure in life and dependency on the state, and furnish a basis and starting-point from which we could attack anew the many problems of social degeneracy, pauperism and crime, problems each and all of which are in their final analysis related to the school child and the schools.

We have now such a standard of normality, and there is every evidence to show that some very important changes are forthcoming. This is the *mental age* of the child, a term which during the past few years has become familiar to every progressive schoolman. The mental age of a child means his general mental development, his abilities and capacities for the time being. The average child will have a mental age that corresponds exactly to his chronological age. The subnormal child is the one whose age exceeds the mental age by a certain definite amount, this amount being fixed mostly by the dictates of expediency. Of the methods of determining the mental age I shall speak later. I shall try to answer the question as to the importance of determining the mental age of subnormal children by a brief consideration of the following topics: (1) The relative number of subnormal children in the public schools; (2) the eugenic importance; (3) the educational importance.

1. The Relative Number of Subnormal Children in the Public Schools. Obviously the importance of knowing what children are subnormal depends in the first place on how many there are of them. The question can be answered only on the basis of estimates, since the number has never been determined by any exact method for all school children. I shall mention three kinds of data from which estimates may be made. (a) More or less thorough surveys of certain districts to determine the percentage of feeble-minded in the general population; (b) similar surveys of public school systems to determine the percentage of feeble-minded in the schools directly; (c) examination of all the children of a school system with the Binet-Simon tests.

(a) In 1893 a leading American authority estimated that there was one feeble-minded to every five hundred in our general population, or 0.2 of one per cent. A careful survey of 1913 of the population of one Michigan county by a trained field-worker raises this figure to one feeble-minded to every one hundred and seventy-one in the general population, or a little less than 0.6 of one per cent. A much more exten-

sive, but perhaps not quite so thorough a survey was made in England and Wales by a special commission appointed by the Government in 1904. This commission found one feeble-minded to every two hundred and forty-eight in the general population, or 0.4 of one per cent. The methods employed in such surveys must necessarily be rough, causing many of the higher grades especially to escape detection. It is therefore certain that the true percentage of feeble-minded in the general population is somewhat higher. The percentage of the school population that is feeble-minded may be inferred to be about the same as for the general population, excepting so far as we know of special factors entering to make such an inference invalid. The only significant factor of this sort that appears is the selective influence of the schools themselves in eliminating many of the feeble-minded from the school population, because of inability to do the school work. Thus, any case below middle grade feeble-mindedness rarely enters school at all. As we pass from the first to the eighth school grade higher and higher grades of feeble-mindedness are eliminated through inability to do the school work. This leads to the conclusion that the percentage of the school population that is feeble-minded is less than it is for the general population, or, in other words, less than one per cent.

(b) The English commission referred to found 0.7 of one per cent of the school children of England and Wales feeble-minded by direct survey of the schools themselves. But the percentage is larger than they found for the general population without question because the school children were all available for careful inquiry, and because the school records reveal much higher grades of feeble-mindedness than does evidence that can usually be obtained about cases out of school.

(c) The examination of public school children with the Binet-Simon tests gives the best evidence as to the frequency of feeble-mindedness in the schools. Unfortunately, however, the results with these tests have been badly misinterpreted in some quarters, and stated in such a form in other cases that no accurate conclusion can be drawn as to the percentage of feeble-minded. Three studies with these tests may be quoted to give evidence on this question. The first is from Stanford University, California, the second from Kansas City, Missouri, and the third from Faribault, Minnesota. These involve the examination of about 2,000 children. An analysis of the results in each case gives something less than one per cent of the children as feeble-minded. Thus, the three different available sources of evidence all lead to the conclusion of less than one per cent. For the sake of convenience in discussion, let us put the figure roughly at one per cent.

One per cent of the school population as feeble-minded means that there will be one child to every second or third class who because of lack of intelligence will never pass beyond the fifth grade at the most and do satisfactory work, and will be many years retarded by the time he reaches this grade. It means that for every town of from six to eight thousand population there will be enough feeble-minded in

the public schools to form one separate class as large as can be handled to the best advantage by one teacher.

I have spoken of the feeble-minded child. Perhaps the term "subnormal" means to some of you a higher grade of intelligence than the distinctly feeble-minded. If so, it is important to note that the percentage of "subnormal" must be raised quite out of proportion to the amount the grade of intelligence is raised. According to general theory, any deviation from an average occurs less frequently the larger the deviation. This is true of grades of human intelligence. For every one case of the idiot grade the English commission found three cases of imbecile grade, and twelve of the moron or highest grade of feeble-mindedness. Assuming that just one per cent of the general population is feeble-minded, we have the following relative numbers of individuals for each grade of intelligence.

Grade.	Idiot.	Imbecile.	Mor- on.	Below aver- age.	Average.	Above aver- age.	Very bright.	Precocious.	
No.	1	3	12	784	.....	784	12	3	1
Per ct.	.0625	.1875	.75	49	.....	49	.75	.1875	.0625

In this chart the subnormal constitute a certain part of the 49% just below average normal. It is evident from the extraordinarily rapid increase in the relative number belonging to this grade of intelligence that the subnormal must include several per cent at least, unless we go only a very short distance above the grade of feeble-mindedness. Pedagogically defined, the subnormal child might perhaps be described as one who retarded because of lack of intelligence, but who will be able finally to pass about the seventh grade at the most.

2. Eugenic Importance. The so-called eugenic movement of which we hear so much now-a-days has not yet reached the interests of the public schools very extensively. Even the very comprehensive program of school hygiene does not always include an effort directed towards the improvement of the human stock through better matings. Indeed, we can still find schoolmen who regard the sole function of the schools to be that of education and training. We may point out a few facts that show in just what relation the public schools stand to eugenics. The schools are in a position to do much more than eugenic teaching. In fact, they have a splendid opportunity for real, practical eugenic work. With compulsory school attendance laws requiring every child of school age to attend school, they could inquire into the health and grade of intelligence of every child born that reaches school age. To find out who the unfit are is the first and by far the most important step towards the realization of eugenic principles in human matings. The unfit must first be recognized as such before

statutory laws can apply to further eugenic aims, and if they were definitely labelled as unfit it is doubtful whether statutory laws would add much to desired results. Now, every evidence that we have goes to show that feeble-mindedness is very predominantly hereditary. Our statistics have always indicated that at least two thirds of the cases of feeble-mindedness come from feeble-minded ancestry. Recent and much more careful studies of the family histories of feeble-minded children are constantly raising this figure. In a word, seventy-five per cent of feeble-mindedness may safely be said to be hereditary. But to this we must add one more very important observation. This is that feeble-minded parentage is limited almost exclusively to the highest grade. It is the moron male and female, and only occasionally the imbecile female, never the imbecile male, that is responsible for the feeble-minded in our population. Furthermore, the higher the grade of feeble-mindedness the more frequently it occurs, as we have already noted. There are probably a hundred or more high grade morons to every low grade idiot. Now the schools not only make no special efforts to determine who the feeble-minded are, but to the contrary they make every effort to have the really feeble-minded child appear like and pass for normal. To bring the pedagogically retarded child up to the school grade in which he belongs according to his chronological age, not his mental age, is the supreme aim. The feeble-minded and the subnormal are among the pedagogically retarded, and after repeated failure to do the work of the grade they are in are frequently passed up to the higher grades. By this process the schools put the stamp of the normal on the feeble-minded, and pass him out into society for normal. The higher the grade of feeble-mindedness, the easier is this process, the more frequently it occurs because there are more of these higher grades, and the greater and more numerous are the chances of these "graduated" feeble-minded children becoming the parents of other feeble-minded children. This means, in other words, that the schools are at present helping to perpetuate feeble-mindedness. If adequate measures were taken to determine the grade of intelligence of every school child a great eugenic achievement might be the result.

3. The Educational Importance. There are three things which the schools should attempt to do. First, they should determine the exact grade of intelligence of every child. Second, they should know what kind of training and education each grade of intelligence is capable of receiving with profit. Third, they should adapt this training and education in each case to the grade of intelligence by careful grouping of the children into different classes. I shall begin with the last and argue that the schools are not fulfilling this third condition, and that this is largely because of their failure with reference to the first two.

In considering whether this third condition is met as well as can be reasonably demanded, let us grant at once that the work of each grade is well adapted to the grade of intelligence of the *average* child; that the work of the first grade fits the intelligence of the average six-

year-old child, and that the work of the second grade fits the average seven-year-old child, and so on. I do not know in what degree this is true, but want to point out that much more could be done. In the first place we may note the tendency of the schools to attempt to put all children through the work of the regular grades as outlined for the average child, and in normal time as far as possible. Now the highest grade feeble-minded child can finally pass the third and fourth grade at least and do the work as well as the average child of those grades, but it takes him several years longer. He is usually pushed from one to three grades further, where he fails absolutely. This is certainly a mistake. Such a child will have but little use for the three R's, because he will never be able to do anything in life in which they are required. On the other hand, he is quite capable of being trained in useful occupations, as the schools for feeble-minded are constantly demonstrating, which training he does not receive. In other words the schools are spending something less than one per cent of the school money, a good deal more than this of their time and effort on feeble-minded children, doing them more harm than good, and at the expense of the education of normal children.

The same is true, only in a lesser degree, of the subnormal child of a slightly higher grade of intelligence than the feeble-minded. He can go one or two grades further, is less pedagogically retarded, but will never do satisfactory work in the high school or college, for which grades he is being constantly prepared. In fact he rarely reaches the high school. The mistake of treating these children like average children is in one way not so serious as it is in the case of the feeble-minded, because they are not so far below average intelligence. In another way it is more serious, because there are many more of them.

We can take the matter one step further still, and show that the *normal* children of each school grade vary in intelligence about two years above and below the average child of the grade. In the fifth grade, for example, there are normal children whose intelligence is adequate to do no more than average work in the third grade, while there are others who can do average work in the seventh grade. Yet, practically all are put through the fifth grade in one year, no more or less. The poorest pass, and the best will do no more. The following chart gives the different mental ages, as found by the Binet-Simon tests, of the children in each of the first five school grades of the public schools of Faribault, Minnesota. This shows that the mental ages in each grade range over five years, that only about half the children in each grade are of a mental age normal for the grade, with a fourth from one to two years too dull, and the other fourth from one to two years too bright for the grade they are in. These children were examined in the Spring of the year, which accounts for the majority being a year older mentally than what is normal for each grade at the beginning of the school year.

School Grade	M. A.	5	6	7	8	9	10	11	12	13
	1st.....	2	21	81	34	7
2nd.....	1	26	42	24	10	.....	.....	.....	.....
3rd.....	1	17	51	40	19	.....	.....	.....
4th.....	2	6	43	47	9	.....	.....
5th.....	4	11	60	23	2	.....

These conditions are surely far from ideal. Imagine what changes might result to the benefit of both the teachers and the children if all the children of any school grade were of one and the same mental age! The reasons for this lack of adaptation of teaching to the grade of intelligence of the individual children are undoubtedly many. I shall attempt to show, however, that it is largely due to the fact that the schools do not know the grade of intelligence of the individual child, nor the training capacity of each grade of intelligence as well as they might.

It is now common knowledge among psychologists that the teacher's or principal's estimates of a child's intelligence are of no great value from the standpoint of scientific accuracy. Many psychological experiments on school children have assumed the accuracy of such estimates, and have failed because these estimates were not accurate enough for the scientific purposes involved. Evidence of the same fact appears also in the more or less general failure of the schools to recognize the presence of feeble-minded cases among the public school children. It is not uncommon for a superintendent to claim that he has no such cases in his schools. I am reminded of such an instance in Minnesota where the school population is over 20,000, and where every school grade has representatives among the inmates of the School for Feeble-minded at Faribault.

In order to show more definitely what measure of accuracy there is in the teacher's gradings on the basis of classroom observations I may quote from a minor study under my direction. Fifty feeble-minded children, with mental ages from eight to twelve years, inclusive, were graded by ten of their teachers, who had observed them for seven months or more and felt certain they could grade them all accurately. Two months more were used for observation for the special purpose of this grading, and the children were then classified independently by each teacher into five arbitrary groups according to the estimated grade of intelligence. The general result was that nine of these fifty children were put in the brightest group by some of the teachers and in the dullest group by other teachers, a difference equivalent to four years in mental age. For nine others the gradings varied by an equivalent of three years in mental age, for nineteen by two years, for six by one year, and for seven only was there complete agreement among the teachers. A difference in the estimates of grade of intelligence by dif-

ferent teachers equivalent to four years in mental age means that a teacher is liable to confuse the brightest with the dullest of the normal children in her class, for we saw that there is about this difference between the normal children of any school grade. The teacher's estimate must necessarily be based mostly on quality of school work, and since this is only a very rough criterion, it means further that the teacher will constantly confuse normal children doing poor school work with subnormal or feeble-minded even, with the same quality of school work, and vice versa. Let us turn now to the other question.

Perhaps we cannot answer independently of what we have just been discussing whether or not the schools fail to adjust teaching to grade of intelligence because they do not realize the limitation of the capacities of different grades of intelligence to receive training and education. But let us again note a few salient facts. In a few school systems there are now established special classes for pedagogically retarded children. These classes are rapidly increasing, but it is safe to say that they are not found in over fifteen per cent of the schools of this country. The children that make up these special classes are pedagogically retarded from a great variety of entirely different causes, with lack of intelligence as undoubtedly the most important one. With some important exceptions, the aim of the schools is to bring these pedagogically retarded children up to their normal school grades by giving them special attention. This is a mistake for those children who are retarded because of lack of intelligence. The development of intelligence takes its own course, and cannot to any extent be stimulated by any method we know of. It is determined for the most part by heredity, and if there is any arrest of development in an otherwise healthy child it is entirely hopeless to attempt to improve him in this respect. It is of the greatest importance that the schools should clearly understand that there are no, and never can be, any educational methods whereby they can appreciably add to this native intelligence; that they should realize the absolute distinction between this native intelligence on the one hand and the results of training and education on the other. The right thing to do is not to attempt to make these feeble-minded and subnormal children like average children and do the work of average children, for this is impossible, but to know their true capacities and limitations, and then adjust their training to these capacities. Let us now turn to the question as to how the grade of intelligence is to be determined.

4. Means of Determining the Mental Age. Before discussing the methods of determining the mental age an important distinction needs to be made between mental age and grade of intelligence. The mental age expresses the capacities of the child for the time being, but since the child is developing still, this does not remain constant. By grade of intelligence, however, we mean a fixed relation to the normal as a standard. The grade of intelligence in the great majority of cases at least does not change materially from year to year. It may be de-

duced from the mental age. Some have done so by letting the difference between age and mental age represent the grade of intelligence. This rule, however, cannot be followed literally, and has led to serious errors, of which I shall speak in a moment. The most accurate means of representing the grade of intelligence is by dividing the mental age by the chronological age. The figure obtained is the index of the grade of intelligence, it gives the per cent of the average, and remains approximately constant for the great majority of cases. Thus we may have, for example, the following combinations of ages and mental ages, all of which represent one and the same grade of intelligence.

Age—2—4—6—8—10—12.
Mental Age—1—2—3—4— 5— 6.

Here the mental ages range from one to six, and the ages from two to twelve, with differences between the two from one to six years, but the ratio is always 1:2. This whole series of ages and mental ages might, for example, represent the mental development of a feeble-minded child growing mentally at the rate of fifty per cent of the average normal rate. Such a child at the age of twelve could start in the first grade of school with the normal six-year-old child, and do about as well as the normal child. But by the end of the year the mental age of the normal child would be seven, that of the feeble-minded would be only six and a half. The mental age thus gives two measurements instead of only one; first the capacities for the time being, expressed directly by the mental age, and second the grade of intelligence, expressed by the mental age divided by the age. The first shows what the child is ready to do, the second indicates his future progress and success.

Let us now consider very briefly the methods of determining the grade of intelligence. We may group them under three modes of procedure, as found in actual practice. (a) Records of school work and general observation of the child in the classroom. (b) Clinical methods, involving in their most comprehensive form an inquiry into the heredity of the child, history of his early development, anthropometric measurements, and physical and medical examination. (c) Psychological methods, involving chiefly the use of standardized mental tests. The first is the method of the teachers. We have already noted that the relation between quality of school work and grade of intelligence is entirely too loose to enable us to take school records as a criterion of grade of intelligence. The second is the method of the school medical inspector, and physicians generally. Since the custom of leaving the work of mental diagnosis to the physician is so widespread among the schools, we should have a clear understanding as to what can be reasonably expected from the physician in this work.

Time will not permit to discuss the merits of the different phases of a comprehensive clinical examination. The general facts are that in most cases the relation between the various supposed causes and symptoms of mental deficiency and the mental deficiency itself is so very

remote as to make observations on the former of no great value for the determination of the exact grade of intelligence. One cannot diagnose even the lowest grade of feeble-mindedness in the individual case by a study of possible causes, or physical symptoms. The latter are almost entirely absent and the former cannot be found in too many cases of feeble-mindedness, and are present in abundance in too many normal cases to make conclusions from them more than wild guesses. The fact that so-called physical stigmata are present in twenty-five per cent, let us say of the feeble-minded, is in itself of little diagnostic value, when we can find no such symptoms in the other seventy-five per cent, and becomes of much less value when we find the same so-called symptoms present in ten to fifteen per cent of normal children. Yet, this represents, in the rough, the facts in the case. The clinical examination gives the impression of a comprehensive and thorough investigation, because it touches on so many things that might possibly have a bearing on the child's intelligence. But it is saturated with erroneous assumptions as to the significance of its various findings. To this we must add that the average medical inspector of the schools to whom the task of mental diagnosis is entrusted by no means makes a comprehensive clinical examination, but relies on only a very few clinical observations. He does not make it comprehensive because it requires some technical training which he never received, and because it would require ten to a hundred times the time he has at his disposal for making mental examinations. There is nothing in the physician's technical medical training that helps him very much in determining the grade of intelligence of a child, any more than there is in the technical training for any other profession. His diagnosis is on the whole much inferior to that of the child's teacher, because the teacher is usually naturally a better judge of children, and because she has much more significant facts at her command from which to make a diagnosis. The task is given to the physician not because he is specially qualified for it, but because it has always been the tradition to refer all human ills to the "doctor" for diagnosis and treatment. Do not blame the physician for trying to do what he is asked to do.

We have eliminated the methods of the teacher and of the physician. Has the psychologist anything better to offer? Before the appearance of the Binet-Simon tests psychologists freely confessed that they had no method that was satisfactory. They are now equally unanimous in the conclusion that these tests offer the best method in existence, and furnish a ready means of diagnosing grade of intelligence accurately enough for practical purposes. These tests are about seventy-five in number. I say "about", because different revisions of them now contain slightly different numbers. They constitute a graded series, increasing in difficulty of performance from first to last. They are further grouped into groups of five, one group for each age, from three years to twelve years inclusive. To determine the mental age of a child with these tests one begins with an age-group considerably below

that of the mental age likely to be found for the child, and continues to give higher age tests until the child fails in all tests of an age-group. The mental age is then counted up according to the following simple rule: "The child is given the mental age of the age-group just below the one in which he begins to fail in one or more tests, plus one year for every five tests in which he passes in all following age-groups." This rule is a very important part of the system. If the tests are correctly managed the mental ages obtained are reliable up to about the mental age of ten, inclusive. But the mental age does not give the grade of intelligence directly, as we have already noted. In deducing the grade of intelligence from the mental age, especially in classifying children as normal or feeble-minded, grave errors have been made, always with the result of showing up many more feeble-minded than there really were. The highly exaggerated report that the Binet-Simon tests have shown that two per cent of our public school children are feeble-minded has recently been quoted in several of our educational periodicals. From a neighboring state has come the message that the Binet-Simon tests have shown eighty-nine per cent of the inmates of a girls' reformatory to be feeble-minded! As an indication of the facts, such results cannot be taken seriously. That they should be obtained, however, with a method that is generally recognized as reliable is a serious matter. It tends to make the uninformed either accept error for truth with reference to the children examined, or to reject a good method as more or less worthless. These high percentages of feeble-mindedness are obtained with the Binet-Simon tests by failing to recognize that the scale of tests is too short at the upper end to give the full mental age where it exceeds ten years, and by regarding a difference of three, two or even one year between age and mental age as a condition of feeble-mindedness. Let us explain these two causes of error a little further. With these tests a child will obtain a mental age, let us say, of eight, not because he passes all the tests in age-group eight, but because he passes all in age-group seven, perhaps, and in five tests of age-groups eight, nine and ten. Now if the true mental age is over ten, the mental age as found by the tests is most likely to be too low, because there are no tests for the ages of thirteen and fourteen. Again, the higher the mental age the greater the difference must be between age and mental age before the grade of feeble-mindedness is reached. Consequently, children aged twelve years or more, and with a real mental retardation of one to three years, but by no means feeble-minded, are all likely to appear as feeble-minded according to the mental ages found with the Binet-Simon tests. The trouble here lies not with the tests, but with the person interpreting the results. The Binet-Simon tests should be in every school system. Their correct use would go a long way toward solving the problems I have been discussing. They are adequate for all practical purposes for about the first five school grades, and apply equally well for determining the grade of intelligence of older children of the higher grades whose mental ages do not exceed ten years.

In Memoriam

GEORGE WILLIAMS PECKHAM.

George Williams Peckham was born at Albany, New York, on the twenty-third of March, 1845. When he was nine years of age his parents moved to Milwaukee, and in this new home he received a common school education. He was nearly ready to enter college when the War of the Rebellion broke out. Although school days were by no means over, young Peckham would have enlisted at once; but, as in the case of other young Milwaukeeans like MacArthur, Peckham had to wait a year or two before the consent of his parents could be gained and the recruiting officer could be induced to take him. His lot was cast in with a company of heavy artillery which was destined throughout the war to drill behind fortifications, so that he saw no active service. At the end of the war he was mustered out of service as first lieutenant.

With the war over and boyhood gone, young Peckham became a student at Antioch College. But, deferring to the wishes of his father, he left this school after one year and attended lectures at the Albany Law School. He was admitted to the bar, but the profession of law had little attraction for him, and he devoted his attention particularly to science and philosophy. In 1870 he entered the University of Michigan as a student of medicine; but the practice of this profession was also not to his fancy, and in 1873 he became teacher of biology in the Milwaukee High School, at that time the only high school in the city. In 1886 he became principal of the Milwaukee High School, holding this office until 1892, when he was elected Superintendent of Public Instruction of the City of Milwaukee. The administrative side of this office was not to his taste, and, although he had just been reelected, in 1896 he resigned the

office of Superintendent. The School Board immediately appointed him vice principal of the Milwaukee High School, but he had entered upon the duties of this office only a few days when he was elected Librarian of the Milwaukee Public Library and this office he held until 1910, when he resigned. He died on the tenth of January, 1914, after an illness of only two days.

In September, 1880, Mr. Peckham married Miss Elizabeth Gifford, of Hartland, Wisconsin, a lady of congenial tastes; and together Mr. and Mrs. Peckham followed their special studies in biology and published many monographs which won them wide recognition both at home and abroad. Mr. Peckham received the degree of Doctor of Laws from the University of Wisconsin.

Many of the older teachers in Milwaukee public schools look back to their school days under the leadership of Dr. Peckham as years when they received indelible impressions of the higher meanings of life and character. He was an inspiring teacher and those who had the happiness of working with him found in him a delightful companion, an inspiring leader and a loyal friend.

CHAS. E. McLENEGAN.

I. N. MITCHELL.

Not to know I. N. Mitchell as a teacher was not to know him. His life was one of idealism in the truest sense of the word; he aimed to accomplish the little everyday duties of life that count so much toward the building of that which is greater. He likewise demanded this same high standard of all his students; and, though at times his requirements may have seemed severe, in the end all could but be grateful to him. Not only was he preëminent in his own field of work, nature study and biology, but he possessed a fund of knowledge on many subjects that enabled him to give his students a broader and more varied outlook on life.

To him, his students were not merely so many boys and girls to be instructed and then passed on; they were living personalities with individuality, and it can be said that he almost never forgot anyone whom he had taught in his classes. Not only did he remember his students; but with

many of them he kept in actual touch, and his deeply sympathetic nature led him to many acts of kindness for those in trouble or in sorrow.

He had the artistic touch and all of his work was artistic. I never knew him to fail to have his work done on time and complete in all its details. I never knew him to shirk a duty, pleasant or unpleasant.

He was a lover of the Good, the True, the Beautiful as he found it and shared it in nature, society and God. He was intolerant of all shams and mediocre work and he practiced his theory.

Always a progressive student, he found time to prepare the Bird Day Annual, to lecture before city and country audiences upon his beloved birds, and was a valuable institute conductor.

He is gone and we miss him; but we are glad he lived and we are truer and richer because of his true, rich life.

W. H. CHEEVER.

FRANK AVERY HUTCHINS.

In 1891 Frank Hutchins was appointed library clerk by state superintendent O. E. Wells. At that time there was much opposition to the library law. After visiting the rural school libraries he prepared a most remarkably well chosen, select list of books for school libraries. By this means, and by careful organization and supervision, he established upon a firm basis the thousands of rural school libraries in the state.

In 1891 he was instrumental in the organization of the Wisconsin Library Association.

In 1893 and for some time thereafter he was active in inaugurating and establishing the state traveling library system by which over eight hundred rural communities otherwise without books are now served.

After assisting in the enactment of the law providing for the Wisconsin Free Library Commission he became a member of the commission, giving his services for two years without pay, but becoming in 1897, the salaried secretary of the commission, a position which he continued to hold until 1904.

After a period of ill-health which occasioned and followed

his resignation from the library commission, he became active in the conception, organization and execution of the work of the Extension Division of the University of Wisconsin. In this work as in his library work he has always laid particular emphasis on reaching those persons and those communities which have heretofore been without educational opportunities.

It was characteristic of him that at one time when the Wisconsin Free Library Commission raised his salary without his knowledge Mr. Hutchins asked for a special meeting of the board and insisted that the increase in compensation which had been voted to him be divided among other workers whom he considered more underpaid than himself.

To place opportunity before those who were without it was the controlling motive in the life of Frank Hutchins. A perfect understanding of the needs and desires of others was his most marked characteristic, and it seemed always natural for him to make absolutely his own the point of view held by him whom he wished to serve.

We have spoken of him and of his achievements as a servant of the public; of him as a friend and associate it is not easy to write. In private life, as in his public service, his greatest fault—if it be a fault—was a too complete obliteration of self. He accomplished much to which one can refer, but after all out of his life came a personal influence which was bigger and better than any concrete thing which he ever did.

M. S. DUDGEON.

NINTH BIENNIAL REPORT
OF THE
COMMISSIONERS
OF THE
GEOLOGICAL AND NATURAL
HISTORY SURVEY

Covering the Period from
July 1, 1912, to June 30, 1914



MADISON, WIS.
Democrat Printing Co., State Printer
1914

GEOLOGICAL AND NATURAL HISTORY SURVEY.

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- EDWARD A. BIRGE, Director and Superintendent. In immediate charge of Natural History Division.
WILLIAM O. HOTCHKISS, State Geologist. In immediate charge of Geology Division.
L. M. VEERHUSEN, Clerk.

GEOLOGY DIVISION:

- WILLIAM O. HOTCHKISS. In charge.
T. C. CHAMBERLIN, Consulting Geologist, Pleistocene Geology.
SAMUEL WEIDMAN, Geologist, Areal Geology.
E. F. BEAN, Geologist, Chief of Field Parties.
W. L. UGLOW, Geologist, Assistant in Mine Valuation.
O. W. WHEELWRIGHT, Geologist, Chief of Field Parties.
R. H. WHITEBECK, Geologist, Geography of Lower Fox Valley.
LAWRENCE MARTIN, Geologist, Physical Geography.
E. STEIDTMANN, Geologist, Limestones.
F. E. WILLIAMS, Geologist, Geography and History.
FRED GILLIS, Draftsman.

NATURAL HISTORY DIVISION:

- EDWARD A. BIRGE. In charge.
CHANCEY JUDAY, Lake Survey.
H. A. SCHUETTE, Chemist.

DIVISION OF SOILS:

- A. R. WHITSON. In charge.
W. J. GEIB, Inspector and Editor.
GUY CONREY, Chemist.
T. J. DUNNEWALD, Field Assistant and Analyst.
CARL THOMPSON, Field Assistant and Analyst.
ALBERT BUSER, Field Assistant and Analyst.
C. B. POST, Field Assistant and Analyst.

LETTER OF TRANSMITTAL.

COMMISSIONERS OF THE WISCONSIN GEOLOGICAL AND NATURAL
HISTORY SURVEY, MADISON.

OFFICE OF THE PRESIDENT.

HONORABLE FRANCIS E. MCGOVERN,
Governor of the State.

SIR:—I have the honor to transmit herewith the report of Dr. E. A. Birge, Director and Superintendent of the Geological and Natural History Survey, for the biennial period extending from July 1, 1912, to June 30th, 1914.

During this period the Survey has carried on its investigations along the lines which have been followed in the past. The report of the Director shows the details of this work, which need not be discussed here, and for an account of them I refer to the detailed report transmitted herewith.

The legislature of 1913 placed in the hands of the rate commission the management of the water powers. This action, in whose wisdom the commissioners of the Survey heartily concur, makes it both unnecessary and inadvisable for the Survey to continue a water power division. We shall, however, be glad to cooperate so far as practicable with the rate commission in any survey of the water powers which they desire to make.

I desire to call especial attention to two important new duties assigned to the Survey by the legislature of 1913. The classification of the lands of the northern part of the state on the basis of their mineral value is of great importance in the development of this region. The work accomplished so far indicates that there are many areas in which exploration for iron ore should be carried on and the discovery and pointing out of these places will not only result in the saving of thousands of dollars of capi-

tal which would otherwise be expended uselessly, but will be of great service in placing the expenditure of capital in those areas most likely to yield returns. I would recommend that this work be continued until the whole northern portion of the state has been thus classified.

In the matter of mine assessment, grave inequity has resulted from the assessment of mining properties in the past by local assessors. In almost all cases these men are not equipped with sufficient mining experience to determine the values of such property, and as a consequence, mines have been both over-assessed and under-assessed. So long as the present system of taxation of mines is in vogue justice, both to the mining companies and to other property owners, makes it highly advisable that the valuation of mining properties be made by the Geological Survey.

The Soils Division has made rapid progress with the soil survey of the state. Many initial difficulties appeared incident to any such survey in its earlier stages. Among these were questions of the correlation of types of soil within the state and of these types with soils which had been classified outside the state. Such questions can be answered only after a considerable body of facts is in hand. This stage of the Survey is now passed and the work is progressing as fast as the funds devoted to it will permit. Both Professor Whitson and the Director are confident that the Survey will be finished within the time and the cost to the state which were originally estimated.

Very respectfully yours,
Charles R. Van Hise, President.

REPORT OF THE DIRECTOR OF THE SURVEY.

To the Commissioners of the Geological and Natural History Survey:

Gentlemen:— I submit herewith my ninth biennial report as Director and Superintendent of the Wisconsin Geological and Natural History Survey, extending from July 1, 1912, to June 30, 1914.

The income for the Survey has differed in the two years covered by this report. In the fiscal year 1912—13 the income was as follows:

General appropriation\$20,000

In the fiscal year ending 1913—14 the income was as follows:

General appropriation\$35,000
Special appropriation for Land Classification, Mine
Valuation, Topography, Soils and Drainage....\$28,000

In the year 1912—13 the printing for the Survey was done under the old printing law, according to which the printing was paid for from the general fund, and consequently no special appropriation was made for this purpose. The printing law passed by the legislature of 1913 altered this situation and made a specific allotment to each department to cover its printing. For this reason the general appropriation was increased from \$20,000 to \$35,000. The special appropriation—\$28,000— was provided by the legislature for certain special work which it directed the Survey to undertake. The action of the finance committee suggested that of this appropriation \$20,000 be spent in classifying the lands of the northern part of the state, \$3,000 to be available for the purpose of making mine assessments, \$2,000 for topography, \$1,000 for drainage studies, and \$2,000

for the soil survey in addition to the allotment made by this board to the soils division from the general appropriation of \$35,000. This last was done so that \$10,000 per year would be available for carrying on the soil survey.

The Bureau of Soils of the United States Department of Agriculture has coöperated in making the soil survey in the state and has expended approximately the same amount as the state in this work.

In addition to the above named amounts available for expenditure by this Survey, the sum of \$600 was contributed annually by the U. S. Bureau of Fisheries toward the study of the lakes.

The United States Bureau of Fisheries has continued the assistance given in former years toward the study of lakes and the Wisconsin commissioners of fisheries have also aided in the work on the fishes of the state. The Survey extends its thanks to these organizations for the aid given.

In the last biennial report it was noted that the United States Bureau of Fisheries had enabled Mr. Juday and the director to spend some time in the study of lakes of central New York, thus enlarging and completing their studies on the Wisconsin lakes. The report on this investigation is now in type and it will soon be issued as a bulletin of the United States Bureau of Fisheries.

I. PERSONNEL OF THE SURVEY.

The names of persons employed permanently by the Survey and those who have given any considerable amount of time to the Survey are shown on the third page of this report. In addition to these persons many others have been employed for short periods as draftsmen, assistants in field parties, stenographic assistants, etc. It is not necessary to give the complete list of these person here, as the report of the Secretary of State contains the names of the persons employed, together with the amounts received by each. The kind of work in which each of the principal employees of the Survey was engaged is shown in a general way on the page where they are listed and the following report gives these lines of activity in more detail.

II. FINANCIAL STATEMENT.

In the following table I have summarized the expenditures of the Survey according to departments, thus indicating the main directions in which the money appropriated by the state has been expended. The result is as follows:

Secs. 172-24, 1 and 3, of the Statutes.

	1912-13	1913-14
Administration	\$825.54	\$1,439.05
Geology—		
State Geologist's Office	3,158.05	4,108.31
Areal Geology	2,708.34	2,939.11
Florence Iron District	571.07	
Limestones	1,485.17	87.50
Physiography	504.33	1,439.85
Mineral Land Classification		14,317.46
Mine Valuation		2,442.69
Lead & Zinc District		695.38
Lakes	2,642.15	4,439.43
Soils	8,428.84	10,644.18
	<hr/>	<hr/>
Totals	\$20,323.49	\$42,552.96

In the year 1912—13 the printing was paid for by the state out of the general fund and is not included in the above statement for that year. This item amounted to \$4,548.56.

Owing to the fact that the appropriations were not made by the legislature of 1913 until well into the summer, it was impossible to plan field work for the summer of 1913 to spend the appropriation for that year. It was also the wish of the Governor that the expenditures for the field season of 1913 be cut down as much as possible and that the work be concentrated in the field season of 1914, which would mean the fiscal year succeeding the two covered by this report. Consequently the expenditures during the fiscal year of 1913—14 were much lower than the appropriation made by the legislature and the expenditures in the year 1914—15 (field season of 1914) will be correspondingly higher.

III. WORK OF THE SURVEY.

The legislature of 1913 passed a water power act which gave the supervision of water powers into the hands of the railroad rate commission and very properly appropriated to this body the money necessary for investigations of stream flow. As a consequence of this the work on water powers which was started by this survey was no longer necessary. There was no further need for the water power division and it has therefore been dropped, as the highway division was dropped on the organization of the Highway Commission. The activities of the survey therefore come at present under the following three divisions:

1. Geology, in charge of State Geologist Hotchkiss.
2. Natural History, in charge of Director Birge.
3. Soils, in charge of Prof. A. R. Whitson.

A. GEOLOGY, IN CHARGE OF W. O. HOTCHKISS.

1. *Classification of Mineral Lands.* The legislature of 1913 directed the Survey to make a classification of the lands of the northern part of the state to show in so far as possible the lands having potential value for the discovery of iron ore, and made an appropriation to carry out this work. There has been in the last three or four years a large amount of interest in northern Wisconsin as to the possible location of iron ores. A large amount of private capital has been spent in exploration, some of it in situations where a careful scientific investigation would have shown there was no hope that ore might be found. Consequently it was the purpose to so classify the lands of the northern portion of the state that those persons who were interested in spending money to look for iron ore might know the best possible places to search for it. In this way only can the money of the citizens of the state, invested in the search for ore, be spent to the best possible advantage.

No detailed geological work has ever been done in the northern part of Wisconsin in the area under consideration. Such hasty investigations as had been made from time to time in the past indicated that there were very few outcrops, and that the rocks of the area as a whole were deeply covered by glacial drifts. Since such few outcrops as were observed were of granite,

the whole area was shown on the old maps as probably being of this character. This fact discouraged the search for iron ore in Wisconsin for many years. In recent years, however, the search for iron ore has been carried on by more exact scientific methods than formerly, and it has been discovered that there are very favorable indications of the presence of iron ore in the northern part of the state.

The work under way has for its object a classification of the lands of the northern part of Wisconsin that will assist in developing an important natural resource. The facts of the situation lead naturally to a four-fold classification. A portion of the area is found to be underlain with granite and other igneous rocks, in which there is no possibility of the discovery of iron ore. These lands are "Class D." Due to the heavy glacial drift it is impossible to find out anything definite in regard to a large part of the area. This group of lands is classified as "unknown." It may eventually be shown to contain ore, or it may not, but present information gives little or no clue. These lands are "Class C". Other portions of the area are found to be underlain by Huronian rocks, the rocks which are associated with the iron ores of the whole Lake Superior District. This group of lands is set aside by itself as one having distinct possibilities for the finding of iron ore. These lands make up "Class B". Within these areas of Huronian rocks are other areas in which the presence of iron formations is definitely known, either through outcrops or through the evidence furnished by the magnetic survey. This last group of lands is set aside by itself as the most desirable to explore, and is "Class A".

In the two years of field work which were provided for by the legislature of 1913, about 90 townships will be covered. These townships are situated in Sawyer, Rusk, Washburn, Bayfield, Barron, Chippewa, Ashland, Price and Oneida Counties. The work is under the personal direction of Mr. Hotchkiss, and the field work is in charge of Mr. Bean and Mr. Wheelwright, who have charge of the parties in the field.

At the request of the Governor, only a small expense was incurred in this work in the field season of 1913 and most of the money appropriated for the biennium was expended in the field season of 1914.

2. *Mine Valuation.* The legislature of 1913 directed the survey to collect from the various mining companies of the state

such facts as might be necessary for the valuation of the mining properties. This work was undertaken in order to assist the Tax Commission and the local assessors in arriving at a true valuation of the mines. The determination of the value of a mine is at best a difficult matter. It involves a careful estimate of the amount of ore that can be taken out of the ground, and the profit which can be made in removing and selling this ore. It is obvious that for this purpose the services of persons experienced in the geology of ore deposits is most necessary, and the local assessors could not be expected to have this knowledge or to acquire it for the purpose of assessing mines. This work was undertaken personally by Mr. Hotchkiss with the assistance of Mr. Uglow in the valuation of the zinc mines. At the beginning of the work, a careful study was made of the various systems of mine taxation in vogue in other states or advocated in the literature by various students of the subject. As a result of this study it was found that the system in use by the Michigan Tax Commission in assessing the mines of that state had the fewest objections and accordingly it was adopted. Valuations have been made of all the mines in the state on this basis.

In arriving at the value of a mine, the object is to determine what a wise, conservative buyer would be willing to pay for the mine; what sum he could pay and assure himself of his ability to secure both the return of his capital and a reasonable rate of interest. Many facts have been collected from the various mining companies to show what profits they have made, what their mining costs have been, how much ore they have had in the mine and what their exploration records show they probably have ahead of them underground. In addition to the data furnished by the companies, Mr. Hotchkiss and Mr. Uglow personally went underground and examined practically all the mines. With very few exceptions the mining companies have welcomed this change in the methods of valuation and have assisted willingly by furnishing the data from which to arrive at a true valuation. They realized thoroughly the fact that the local assessors were not qualified by experience and training to form a correct idea of the value of a mine. As might have been expected, many very striking inequities in assessments were found. Mines were found assessed at a comparatively few thousand dollars, that were worth hundreds of thousands. Others were assessed at

large sums, which careful investigation proved to have no value whatever or very moderate values.

The valuations of the various mines in the state have been completed and turned over to the Tax Commission as directed by law. In addition to this work the survey has had a representative attend several of the meetings of the boards of review, at the request of the Tax Commission, in order to assist the local boards of review in understanding the valuations placed upon the property. The valuations of the iron mines were made by Mr. Hotchkiss. Those of the zinc mines were made by Mr. W. L. Uglow, under the supervision of Mr. Hotchkiss.

In coöperation with some of the mine owners a careful study is now being made to discover some better method of taxing mines. The valuation as real property is attended with many difficulties which, if possible, should be avoided.

3. *Topographic Maps.* The last legislature appropriated money for the making of topographic maps in coöperation with the United States Geological Survey. Owing to the fact that the appropriation was made rather late in the year, it was impossible to complete arrangements in time to get any work started during the field season of 1913. This year Congress has delayed the making of appropriations for the various departments of the government, so that nothing as yet has been accomplished. However, a contract with the United States Geological Survey has been signed, under which three quadrangles will be surveyed. Those determined upon are the Superior Quadrangle, and two on the upper Fox River, covering Green Lake and part of the upper Fox River.

4. *Limestone Road Materials.* The investigation of the limestones of the state to determine their usefulness as road material was undertaken in 1912 by Mr. Steidtmann, under a coöperative arrangement between the State Highway Commission and the Survey. The bulletin is now in press and will be finished by the time this biennial Report is printed. The report has been prepared by Mr. Hotchkiss and Mr. Steidtmann jointly, and contains in brief form practical information for the use of road builders in the state. The bulletin is in two parts. The report is outlined as follows:

Part I. Introduction.

General Characteristics of Wisconsin Road Materials.

Distribution.

Origin.

Occurrence of Outcrops.

Testing of Road Materials.

Description of Tests.

Hardness Test.

Per Cent of Wear.

Cementing Value.

Specific Gravity and Weight per Cubic Foot.

Absorption.

Weight of a Cubic Yard of Crushed Stone.

Qualities of Wisconsin Road Materials.

Granite and Trap Rock.

Sandstones and Quartzite.

Shales.

Gravel and Field Stone.

Limestones.

Lower Magnesian Limestone.

Platteville or Trenton Limestone.

Niagara Limestone.

Part II.

County Descriptions. In this part each county containing limestones is described on the following general outline:

- A. General location of the various geological formations of the county, and reference to the plate showing them.
- B. The occurrence of outcrops of limestone.
- C. Descriptions of the various outcrops and their suitability for road material so far as known.
- D. Other material available in the county for road construction.
- E. Tests of local quarries or outcrops in that particular county.

5. *Limestones.* Based upon the material collected by Mr. Steidtmann for the preparation of the report on Limestone Road Materials, an investigation of the limestone of the state from a scientific point of view has been undertaken. This work has just been started and very little can be said about it except that scientific results of considerable interest and importance are being obtained even at this early stage of the investigation.

6. *Stratigraphy.* It has been known for some years that the

divisions and nomenclature of the Paleozoic rocks recognized heretofore in Wisconsin did not accurately express the facts. The economic importance of knowing the formations in greater detail has been strongly evident in the investigation of the limestones to determine their value as materials for road construction. Many very striking and important variations in what have heretofore been considered the same formations were noted in this work. For example, the highly variable character of the Lower Magnesian Limestone, for road purposes is largely due to the fact that there are two unconformable formations which have heretofore been considered as one. In some places one of these formations is present, and in some places another, and elsewhere both are present, so that irregularity is due not so much to change in the character of a single formation as to the fact that we are dealing with more than one.

The minor divisions of the lower Paleozoic strata are recognized outside of Wisconsin, but within the state nothing has been done on the stratigraphy of these rocks since the former geological survey of 1870—78. There are therefore many important and interesting scientific problems to be solved. While the work is purely scientific, and was not undertaken with the idea of accomplishing anything in the nature of economically important results, as in so many cases of purely scientific investigation the results are apparently to have an important economic bearing.

By coöperation with the United States Geological Survey, it has been possible to secure for this work the services of Dr. E. O. Ulrich, who is the best informed man on this continent with regard to the stratigraphy of these older formations. Mr. Ulrich and Mr. Hotchkiss visited the various important localities of the state during the present field season, and a report will be prepared by Mr. Ulrich during the coming year for publication by this Survey.

7. *Zinc District.* In the last biennial report mention was made of the investigation of the cost of mining in this district, undertaken at the request of various mine owners, so that authoritative information might be available for use in connection with the hearings before committees of Congress which were framing the tariff schedules on zinc ore. This investigation was completed and the information was used as intended. Later developments made it inadvisable to publish this, but to embody it in a report on the district as a whole, to be prepared within

the forthcoming year. This report is planned to be a monograph on the zinc district, covering the geology, methods of mining and milling the ore, together with data on the costs and other information of importance with regard to the district.

8. *Florence Iron District.* In the last biennial report, this investigation was described, and an outline given of the bulletin to be published upon it. It was believed at that time that the bulletin could be sent to press in a few months, but the many new duties assigned to the Survey by the last legislature have occupied the time of Mr. Hotchkiss so that it was impossible for him to complete the preparation of the manuscript up to the present time. After the close of the present field season, however, it is hoped that he will be able to devote sufficient time to it to get it ready for the press.

9. *General Services.* In its capacity of a general scientific bureau of the state, the Survey is called upon for many different kinds of service not directly related to its own work. The state geologist is ex-officio a member of the State Highway Commission and has given much time to the work of this body. Because of the fact that for a number of years this work was in his charge as part of the geological survey, he is very familiar with the work and consequently is called upon for many consultations. He was also requested to serve as chairman of a committee to investigate the land drainage situation for the Conservation Commission. This committee held a number of meetings and devoted much time to the study of drainage laws and in preparation of a report to the Conservation Commission on this subject. This report formed the basis for legislation enacted at the last session of the legislature. Governor McGovern appointed Mr. Hotchkiss as one of a committee of experts to investigate the general aspects of the Portage levee situation, to see if it were not possible to develop some system whereby the people benefited by these levees might be assessed for their construction and maintenance, rather than to throw the burden upon the state as a whole. This work has taken an additional amount of the time of Mr. Hotchkiss. These services have been given as part of the work of the Survey and as a duty to the public.

10. *Peat.* In the biennial report for 1909-1910 it was stated that a report on the peat resources of the state was nearly completed and an outline of the report was given. Owing to the

fact that Mr. F. W. Huels, the author, took up other employment in which it has been impossible for him to give time to the completion of the report, it has not been possible to send this to press, but it is believed that it can be finished and printed during the coming fiscal year.

This report will be of much value as the Survey is in frequent receipt of requests for information from persons interested in the development of peat in the state.

11. *The Soil Survey of Northwestern Wisconsin (South Part)*. The soil survey of this area was completed by Dr. Weidman and assistants in 1910 and an edition of 8,000 copies issued in 1911. Owing to the large demand by farmers and prospective settlers interested in northern Wisconsin lands, this edition has already been exhausted and a second edition of 5,000 copies was issued during the present year, July, 1914. About half the expense of printing the second edition was borne by the State Board of Immigration, as this board is naturally the department to which many applications for such information are directed.

12. *Geology of the Northwestern Area*.—Dr. Weidman's report on the "Geology of the Northwestern Area," the geological work having been started at the same time as the survey of the soils of the area, is being completed as rapidly as possible. The report will cover the geology of the following nine counties: Eau Claire, Chippewa, Dunn, Pepin, Pierce, St. Croix, Polk, Barron, and Rusk, having a total area of about 6,800 square miles. Additional field work, however, is required in certain parts of the area and in adjacent territory in order to finish the work in a satisfactory manner. The part of the state adjacent to Minnesota presents many complicated geological features of much scientific importance, and these are being investigated with considerable care. The area contains rock formation ranging from the Pre-Cambrian to the youngest Pleistocene series.

The Pre-Cambrian is represented by the granites and greenstones of Chippewa and Rusk counties, and the Keweenawan trap and quartzite in Polk and Barron counties. The Paleozoic formations are represented by the Cambrian sandstones, the Lower Magnesian limestone, the St. Peter sandstone, and the Trenton limestone. The Pleistocene formations include the glacial and alluvial deposits and loess.

The correlations of the Paleozoic formations above mentioned, to be made by Dr. E. O. Ulrich, (described under paragraph 6 of this division) will serve as the basis for more accurate and detailed areal mapping of these formations. A revision of the old geological survey will thus be made possible and will be of great importance both for scientific and practical purposes.

13. *Report on Water Supplies.*—During the past few years Mr. Weidman has been occupied during the winter months mainly, with the preparation of a report on “The Underground and Surface Water Supplies of Wisconsin”, the report being based on the manuscript report of A. R. Schultz of the United States Geological Survey which was submitted to the State Survey for publication in 1905. This report is now completed and is in the press. It consists of the following chapters:

Introduction.

Part I.

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|---------|-------|---|
| Chapter | I. | Geology and Geography. |
| Chapter | II. | General Conditions Controlling Movement of
Underground Waters. |
| Chapter | III. | The Flowing Artesian Wells of Wisconsin. |
| Chapter | IV. | Prospecting for Artesian Wells. |
| Chapter | V. | Springs and Mineral Waters. |
| Chapter | VI. | The General Composition and Uses of Water
Supplies. |
| Chapter | VII. | The Chemical Quality of the Underground
Waters. |
| Chapter | VIII. | The Surface Water Supplies and Their Chem-
ical Quality. |

Part II. The description of water supplies by counties—presented under the following headings for each county:

- Surface Features.
- Geological Formations.
- Principal Water-bearing Horizons.
- Water Supplies for Cities and Villages.
- Quality of Water Supplies.
- Table of Mineral Analyses.

The report contains about 600 pages and will be accompanied by a geological map of the state, showing artesian conditions, and the text will be illustrated with 60 figures of cross sections, small sketch maps, etc.

The report describes the numerous flowing wells of the state, the factors controlling their development, and offers suggestions concerning the prospecting for flowing wells. While there are certain parts of the state in which flows cannot be obtained,

nevertheless there are various localities throughout certain sections favorably situated for developing flows which are well worthy of exploration. During the past year a hitherto undeveloped area east of Mondovi, in the Beef River valley, has produced many flowing wells, and there is good reason for anticipating the successful exploration of many other valleys of the state where conditions of geology and topography are favorable, as pointed out in this report.

Another special feature of the report is the discussion of the mineral quality of the water supplies with respect to their hardness, corrosive properties and their general industrial use. The discussion of the quality of the water is based upon the study of some 600 mineral analyses of underground waters and about 200 mineral analyses of river and lake waters, from all parts of the state. A small map of the state shows the various districts of the state in which soft, medium hard, hard, and very hard underground water is characteristic.

The data and description of local geological conditions, and the sources and character of water supplies presented in this work is for the purpose of furnishing to each county and locality the best information and deductions available concerning the water resources in various localities. For this purpose the general depth of the water-bearing strata in each county is given and illustrated by appropriate diagrams; the character and thickness of each water-bearing stratum is described; the artesian conditions are referred to; and the quality of the water in the various water-bearing formations is indicated. In addition more or less detailed descriptions of well sections and water supplies for each city or village are given as space appeared to warrant and the data permitted. It should be stated that a large amount of data bearing on the subject of water resources, which it appeared inadvisable to include, has been collected from various localities. This data has been studied and has been used as a basis upon which generalizations and deductions have been made concerning the underground local or county conditions.

The value of this published investigation will depend largely upon its intelligent use by local well drillers, municipal officers, engineers and others in search of water supplies. If any person desires additional information concerning the locality he is interested in, the State Survey will give him this information from its records so far as available.

14. *Statistics of Wisconsin Mineral Production.* For the two years covered by this report the State Survey has been cooperating with the United States Geological Survey in collecting statistics of Wisconsin mineral production. In this work a great mass of valuable information has been obtained at practically no expense to the state.

15. *Educational Bulletins.* The Bulletin on the "Geography and Industries of Wisconsin", which was in press at the time of issuing the last biennial report, was received from the printer and distributed. It has proved to be one of the most popular publications of the Survey. The demand from the schools was almost double the number it was possible to furnish, although an edition of 5,000 copies was printed. Many schools are using it as a textbook in teaching the geography of the state. The copies sent to the schools were not sent to students but to the school library so that they would be available year after year for successive classes.

The bulletin on the "Physical Geography of Wisconsin", by Professor Lawrence Martin, was outlined in the last biennial report. Owing to the pressure of other work he has not been able to get this ready for press but it is expected that a few months will see it ready for distribution. This also will doubtless be used as a textbook of physical geography in many schools and a great number of future citizens will be made better acquainted with the surface forms of the state and the reasons for these forms. The outline of the report by chapters is as follows:

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|---------|------|--|
| Chapter | I. | Brief Statement of Geology, Climate, Topography, Hydrography, and the place of Wisconsin in the Physical Geography of the United States. |
| Chapter | II. | The Northern Highland.
Geological Provinces of the State.
The Northern Highland.
Effects of Glaciation. |
| Chapter | III. | The Lake Superior Lowland.
General Description.
Glacial Modifications. |
| Chapter | IV. | The Central Plain.
The Belted Plain.
The Central Plain.
Changes Due to Glaciation. |
| Chapter | V. | The Eastern Ridges and Lowlands.
Location and General Geography.
Topography Controlled by Cuestas.
Magnesian Limestone Cuesta.
Green Bay-Winnebago Lowland.
Niagara Cuesta. |

- Chapter VI. Glaciation of Eastern Wisconsin.
Topographic Features Due to Glaciation.
Surface Feature due to Deposition.
- Chapter VII. The Western Uplands.
The Two Cuestas.
The Upland of Magnesian Limestone and Potsdam Sandstone.
The Baraboo Range.
The Southwestern Upland of Galena-Trenton Limestone.
Glaciation of Northwestern Section.
The Driftless Area.
Windwork During and Since Glacial Time.
Work of Underground Water in Western Upland.
- Chapter VIII. The Rivers and Lakes of Wisconsin.
General Relationship of Rivers.
The Wisconsin River.
The Mississippi River.
The Black, Chippewa and St. Croix Rivers.
The Rock and Sugar Rivers.
The Fox River System.
The Menominee River.
The St. Louis, Nemadji, Brule and Montreal Rivers.
The Lakes of Northern and Northwestern Wisconsin.
The Lakes of Eastern and Southeastern Wisconsin.
The Swamps.
- Chapter XI. Coasts of Wisconsin.
General Relationships.
Lake Michigan and Green Bay.
Lake Superior.
- Appendix. Suggestions as to Field Trips in Typical Areas of the State.

The report on "Geography and History of Wisconsin", which the last biennial report stated would be prepared by Mr. V. C. Finch, is now being written by Mr. F. E. Williams. Mr. Finch took up some work for the United States Department of Agriculture which made it impossible for him to spare the time and the report was turned over to Mr. Williams. It will probably be ready for distribution during the next fiscal year. This report will serve to inform the high school teachers, students, and others interested, as to the important part that geography has played in the history of the state. It will be valuable for use as a textbook in connection with the study of geography and history, and will be of interest to the general reader.

The report on the "Climate of Wisconsin" by Mr. Eric Miller, United States Weather Observer at Madison, has been partly completed. Owing to lack of time he finds it difficult to find op-

portunity to finish it for the press but plans to have it ready in the near future.

B. NATURAL HISTORY, IN CHARGE OF DIRECTOR BIRGE.

1. *Lakes.* The work on lakes has been, as heretofore, under the immediate control of the director, with Mr. Juday as permanent assistant in charge.

A full statement of the nature of the work now being carried on was made in the last biennial report and need not be repeated. The main objects of study are at present the quantity and composition of the plankton—the microscopic organisms of the open water which make up the fundamental food supply for all the animals of the lakes. This subject is proving, as was expected, very complex and only slow progress has been made. The difficulties which arise are partly mechanical and partly chemical, and, as the field of study is a new one, ways of overcoming them must be devised as they appear. Good progress has been made on both sides of the work but the study is still far from conclusion.

Numerous collections of the plankton have been made during the two years and routine chemical analyses have been completed. Chemical investigations have been also carried on, leading to more satisfactory methods of determining the chitin and the content of the alcohol extract.

Mr. Juday has completed the bulletin on the morphometry of the lakes of Wisconsin, referred to in the last biennial report. At the close of the present biennial period it was printed and ready for the bindery, and it was distributed in September, 1914.

One of the earliest tasks of the Survey in 1897 and 1898 was to make hydrographic surveys of lakes in Southeastern Wisconsin. Over fifty such lakes were surveyed and the results for most of them were published in the form of hydrographic maps. (See list at end of this Report.) The hydrographic data were also computed but have never been published. Mr. Juday has now brought together all of this information and much which has been gained later by this Survey, and also by others. It has been issued in a bulletin (No. XXVII) entitled “The Inland Lakes of Wisconsin—The Hydrography and Morphometry of the Lakes”, by Chancey Juday.

This bulletin contains 152 pages, 6 topographic maps, 19 hydrographic maps, a map of the northeastern lake district, a map of the northwestern lake district, and 8 detail maps in the text. All of the hydrographic maps are on the metric system. The earlier edition of these maps was on the mile and foot system. The topographic maps are from the topographic sheets of the U. S. Geological Survey, and the maps of the northeastern and northwestern lake districts are from the general geological map of Wisconsin.

The bulletin contains tables giving full morphometric details of 53 lakes, four of which include eleven separate basins. The details of the hydrography are given only on the metric system but the more important general data are given both on this system and in miles, acres, and feet. Besides these detailed tables for the surveyed lakes there is given information regarding dimensions, area, and maximum depth of 44 additional lakes in Southeastern Wisconsin, 79 in Northeastern Wisconsin, and 63 in Northwestern Wisconsin. Thus the report gives information regarding 239 lakes. This number is only a small part of the lakes of Wisconsin and it will be seen that less than a quarter of the total number contained in the report have been fully surveyed. But even so the report contains a great amount of information never brought together before, and gives a detailed account of most of the larger and better known lakes of the state.

The report is divided into eleven chapters. The first gives a general account of the origin and extinction of lakes; then follow eight chapters discussing the several lake districts of Southeastern Wisconsin and containing the detail tables of hydrography. Chapter X gives an account of the lake districts of Northeastern and Northwestern Wisconsin, and chapter XI contains the general statistical tables and the maps and the formulae used in computation.

This bulletin is one of the scientific series. It is properly the first of a series of bulletins on the inland lakes of Wisconsin, although that on the dissolved gases* was the first to be issued. It will be followed by a third bulletin on lake temperatures, for which the data are already at hand, and a fourth will be based

*Birge and Juday. Bulletin No. XXII. The Inland Lakes of Wisconsin. The Dissolved Gases of the Water and their Biological Significance. 1911.

on the biological and chemical studies of the plankton now in progress.

A general account of the lakes of Southeastern Wisconsin has already been prepared by Professor N. M. Fenneman and issued by the Survey†. The hydrographic maps of most of the lakes were published shortly after they were surveyed. There is, therefore, already in print information regarding these lakes ample for the purposes of the general reader, and the present bulletin is almost wholly addressed to the interests of science. It has no illustrations except maps and its chief value lies in these and in the large compilation of hydrographic data. Brief accounts of the physiography of the lake districts are given, and those for the southeastern lakes are mainly taken from Fenneman's bulletin.

2. MINOR INVESTIGATIONS IN NATURAL HISTORY.

A. *Fish*: This work is in charge of Professor George Wagner. In the summer of 1912 the collection of fishes of the state was removed to the basement of the new biology building and was arranged systematically. It is now for the first time reasonably accessible. No regular work for the increase of the collection has been undertaken in the past two years. During the first year the work incident to the occupation of the new building consumed all of Professor Wagner's time and he was absent in Europe for study during the year 1913-14.

A number of interesting forms have been added to the collection. In connection with other work for the survey Dr. Pearse was able to add several species of the cisco of Lake Mendota, a form once common but of which we have found it difficult to secure specimens, although a number of attempts have formerly been made.

B. A survey of the hydrophytes or water plants growing in Lake Mendota was made in August and September, 1912, by Dr. R. H. Denniston.

Eighteen species of the higher plants were found growing in the waters of the lake from the shoreline to a depth of 20 feet. Tables and a map were prepared showing the areas covered by

†Fenneman, N. M. Bulletin No. VIII. Lakes of Southeastern Wisconsin. Second edition. 1910.

the different species, their abundance, and the depths at which they were found.

C. A bulletin on the Polyporaceae of Wisconsin has been prepared by Mr. J. J. Neuman. It is now in type and will soon be published. The polyporaceae are a group of fungi which include many saprophytic forms, and some which are parasitic and cause the decay of forest trees. Several of the species form conspicuous groups on the trunks of forest trees and are known as shelf or bracket fungi. These structures are the fruiting bodies of the fungi and in this group most of these structures are woody and in the form of brackets or crusts, while others are fleshy and mushroom-like in form. The author of the bulletin spent a season in the forests of northern Wisconsin in collecting material and studying the effect of the parasitic forms upon their hosts. Descriptions of these and other species collected by the author, and by other botanists in various parts of the state, are included in the bulletin.

The bulletin contains about 150 pages of text and is illustrated by 25 plates from photographs. It is being issued under the care of Dr. R. H. Denniston.

C. SOIL SURVEY, IN CHARGE OF PROFESSOR WHITSON.

The present Division of Soils was organized to undertake the preparation of soil maps and reports authorized by the Legislature of 1909, which appropriated \$10,000.00 (ten thousand dollars) annually for two years for this work, to become available beginning July 1st, 1909. This division then planned to complete the reconnaissance survey of the northern part of the state, amounting to fifteen thousand square miles and to make a detailed survey of the older sections of the state by counties, covering an area of approximately twenty-five thousand square miles.

Arrangements were at once made with the Bureau of Soils of the United States Department of Agriculture to co-operate with the State in the survey of the detailed area and of the reconnaissance survey of the northeastern portion; the State to complete the reconnaissance survey of the northwestern portion unaided. In this cooperation the Bureau agreed to expend an equal amount of money with the State. Furthermore, the Bureau pays for the engraving of the maps so that the state is able to

secure the desired number of maps for the State's edition of the reports by simply paying for the printing of the extra number required.

The following table shows the present status of the work being done by the Division of Soils.

PROGRESS OF SOIL SURVEY.

DETAILED SURVEY.

Name of area.	No. of square miles.	No. of soil types.	Field work conducted.	Condition of Report and Map.
Waushara County	643	14	1909	Published.
Bayfield Area	329	7	1909	Published.
Iowa County	763	13	1909, 1910	Published.
Waukesha County	560	20	1909, 1910	Published.
Fond du Lac County	720	17	1910, 1911	Published.
La Crosse County	475	18	1910, 1911	Published.
Juneau County	790	16	1910, 1911	Published.
Kewaunee County	340	21	1911	Published.
Columbia County	776	27	1911	Being prepared.
Jefferson County	576	27	1912	Being prepared.
Dane County	1,188	45	1912, 1913	Being prepared.
Buffalo County	662	17	1911, 1913	Being prepared.
Total (detail)	7,822			

RECONNOISSANCE SURVEY.

Reconnaissance of N. E. Wisconsin.....	6,020	29	1912, 1913	Being prepared.
including:				
Forest County.				
Florence County.				
Marinette County.		10	1909	
Oconto County.				
Shawano County.				
Langlade County.				
Reconnaissance of Forest Reserve Area.....	576 Completed.	10	Started in 1913; to be completed 1914.	To be issued Feb. 1915.
including:				
Reconnaissance of North Part of North Central Wisconsin.....	3,834		Completed 1914.	Being prepared.
Vilas County.				
Oneida County.				
Iron County.				
Price County.				
Total reconnaissance under co-operative agreement.....	9,904			
Reconnaissance by state alone:				
North Part of N. W. Wis. Area.	6,323	14	1911, 1912	Published.
Total detail.....	7,822			
Total.....	24,049			

Mr. F. L. Musbach, assisted by Carl Thompson and T. J. Dunnewald, has completed the Reconnaissance Soil Survey of the North Part of Northwestern Wisconsin, including Douglas, Bayfield, Burnett, Washburn, Sawyer, and the western portion of Ashland Counties. His report has been published and covers a full description of the soils of that region, and includes a discussion of their agricultural management and value. This report will be of great service to those contemplating the purchase of land for development in that region.

In addition to the above areas the survey published in 1903 a report by Dr. Weidman on the soils of the North Central area of the state, including Portage, Wood, Clark, Marathon, Lincoln and Taylor counties, with the portions of adjoining counties. A third edition of this report is now in press. The area covered is about 7,200 square miles. Thus by the close of the field season of 1914 the field work for the reconnaissance survey of the northern part of the state will be completed covering safely 28,000 square miles. There also will have been published, or nearly completed, detailed surveys of 11 counties in the southern part of the state, covering nearly 8,000 square miles.

When the legislature of 1909 was asked to provide for an investigation of the soils of the state the survey estimated that the investigation could be completed in ten years with an expenditure by the state of \$10,000 annually for field and office work. Since that time our understanding of the accuracy of the knowledge of soils needed for a proper survey has greatly increased, since in 1908 soil surveys were relatively new. In a similar way, it has been found necessary to make the survey in far greater detail than was originally planned. Nevertheless the survey has now advanced so far that we can say that with the aid of the United States Bureau of Soils the soil survey of the state can be completed within the estimated time and within the estimated cost to the state. The survey will be far better than was expected or than could be planned for in 1908, and this result is made possible by the cooperation of the United States government.

Dr. Weidman's investigation of the soils of the North Central area was made more than ten years ago. It has proved a most useful report but it does not represent the present state of our knowledge of the classification of soils and the field work could not be done with the detail of our present surveys. It is therefore

planned to revise this report and it is hoped that the field work may be done during the season of 1915. If this can be accomplished the state will have a reconnoissance soil survey of this entire northern section, including all of that portion of the state in which the population is still relatively sparse. This survey will have been made rapidly and on uniform principle of classification.

IV. PUBLICATIONS.

During the biennial period there have been issued the following publications:

Bulletin No. XXV. Scientific Series No. 8.

Sandstones of the Wisconsin Coast of Lake Superior. Fredrik Turville Thwaites. Pp. viii, 117; 23 plates; large map in pocket; 10 figures in the text. 1912.

Bulletin XXVI. Educational Series No. 3.

The Geography & Industries of Wisconsin. R. H. Whitbeck. Pp. viii, 90; 23 plates; 46 figures in the text. 1913.

Bulletin No. XXVII. Scientific Series No. 9.

The Inland Lakes of Wisconsin. C. Juday. Pp. vi, 137; 29 plates; 8 figures in the text. 1914.

Bulletin No. XXVIII. Soil Series No. 2.

Soil survey of Waushara County. A. R. Whitson, W. J. Geib, Guy Conrey and A. K. Kuhlman of the Wis. Geol. Survey and J. W. Nelson of the United States Department of Agriculture. Pp. iv, 63; 3 plates, including one map. 1913.

Bulletin XXIX. Soil Series No. 3.

Soil Survey of Waukesha County. A. R. Whitson, W. J. Geib, and A. H. Meyer of the Wis. Geol. Survey and Percy O. Wood and Grove B. Jones of the United States Department of Agriculture. Pp. iv, 82; 3 plates, including one map.

Bulletin XXX. Soil Series No. 4.

Soil Survey of Iowa County. A. R. Whitson, W. J. Geib, T. J. Dunne-wald and Emil Truog of the Wis. Geol. Survey and Clarence Lounsbury of the United States Department of Agriculture. Pp. 61; 2 plates, including one map. 1914.

Bulletin XXXI. Soil Series No. 5.

Soil Survey of the Bayfield Area. A. R. Whitson, W. J. Geib, L. R. Schoennmann and F. L. Musback of the Wis. Geol. Survey and Gustavus B. Maynadier of the United States Department of Agriculture. Pp. 51; 4 plates, including one map.
1914.

Geological and Road Map of Wisconsin.

54 inches wide and 62 inches long; on a scale of six miles to one inch.

The following publications are in press or ready to go to the printer:

“The Polyporaceae of Wisconsin”, by J. J. Neuman; “The Limestone Road Materials of Wisconsin”, by W. O. Hotchkiss and Edward Steidmann; “Physical Geography of Wisconsin”, by Professor Lawrence Martin, “The Underground and Surface Water Supplies of Wisconsin”, by S. Weidman, and “Methods of Mine Valuation and Assessment” by W. L. Uglow.

Other reports are also being prepared and will no doubt be finished and printed during the next fiscal year. They are as follows:

“Florence Iron District”, by W. O. Hotchkiss.

“Peat”, by F. W. Huels.

“Geology of the Northwestern Area”, by S. Weidman.

“Geography and History of Wisconsin”, by F. E. Williams.

“The Climate of Wisconsin”, by Erie Miller, U. S. Weather Observer at Madison.

A report on “The Stratigraphy of Wisconsin” is also being prepared by Dr. E. O. Ulrich of the United States Geological Survey for publication by this Survey.

The following soil survey bulletins are in press: “Soil Survey of Kewaunee County”, “Soil Survey of La Crosse County”, “Soil Survey of Fond du Lac County”, and “Soil Survey of Juneau County”.

V. FUTURE WORK OF THE SURVEY.

A. LAND CLASSIFICATION, TOPOGRAPHY, MINE VALUATION,
AND DRAINAGE.

The legislature of 1913 made a special appropriation of \$28,000 per year for two years to the Survey and directed it to use the funds for classifying the mineral lands of the northern part of the state, for making topographic maps in co-operation with the United States Geological Survey, for making a valuation of the mines of the state, and for studying the effect of marsh drainage on stream floods. Two thousand dollars per year of this appropriation was directed to be expended, in addition to that allotted from the regular continuing appropriation of the Survey, for the carrying on of the soil survey of the state. This appropriation was allotted in accordance with the action of the joint finance committee.

For Land Classification	\$20,000 per year
For Topographic Maps	2,000 per year
For Mine Valuation	3,000 per year
For Drainage Investigation	1,000 per year
For Soil Survey—additional	2,000 per year

While the making of appropriations for new subjects of investigation is not urged, it is believed most strongly that the work started under the special appropriation above mentioned should be continued.

1. The *Land Classification* work has shown results that promise to lead to the development of new iron ranges in northern Wisconsin and should be continued until all available information is secured for the use of citizens who wish to explore in any of the northern counties where iron may occur. The development of an important industry of this sort would be of great assistance in settling up the unoccupied lands of this section.

2. The *Topographic Mapping* should be continued as these maps will be of great use for a great variety of purposes. They are very much needed as a basis for the soil survey, for all geologic work, and are of great use in all engineering work such as land drainage, the building of steam and interurban railways, locating roads so as to avoid steep grades, for stream regulation and flood control, for study of the flow of streams, and for many

other purposes both private and public. The amount of money for this topographic mapping could be doubled with much profit to the state. This work should by all means be continued and on no smaller scale than at present. The United States Geological Survey coöperates with the Wisconsin Survey by putting in a dollar for each dollar available from the state.

3. The *Valuation of the Mines* by the Survey has been of much assistance both to the assessors and to mine owners in securing a fair, equitable assessment. Most mine owners would prefer to have this done by persons having special training rather than by the local assessors, and as this is the only way such property can be valued fairly this work should be continued.

4. The effect of *Marsh Drainage* on stream flow was to be investigated in connection with the stream gaging work. The stream gaging was later assigned to the rate commission by the Legislature and it was impossible for the engineer in charge to find time to take up this investigation of drainage for the Survey. As this investigation belongs with the work of stream gaging it should be turned over to the officers in charge of that work.

5. The \$2,000 per year additional for the soil survey work should be continued and put on a continuing basis, as should also the appropriation for topographic mapping. These are both items of expenditure that should continue uninterrupted over a long period and the best interests of the state and maximum economy will be possible only if plans can be made for a number of years ahead. The uncertainty as to whether a succeeding legislature will appropriate the moderate sums necessary compels the work to be carried on under plans that cannot be made long in advance, with consequent disadvantages to the work. Appropriations made for these purposes are duplicated by the U. S. Government through the U. S. Geological Survey and the U. S. Bureau of Soils so that twice the amount of money made available by the legislature is expended on the work.

B. NATURAL HISTORY

The statement made in the Eighth Biennial Report in regard to the needs of this department might well be repeated here. The funds which are available are such as to permit the Survey to carry on one line of natural history study with reasonable fa-

ilities. This study has been and will continue to be devoted to the conditions of life in the lakes. These conditions are intricate and complex and little is known about them. Their study is correspondingly difficult and slow. With larger funds it would advance much more rapidly. Its present rate of progress has depended in part on assistance from the United States Bureau of Fisheries and on private aid. For the present, however, the available income is enough to secure a reasonable, though slow, progress, but as indicated in the last report, the investigation necessarily widens and grows more expensive as it advances. At present there should be added to the staff of this department a capable organic chemist, who could give nearly all of his time to the investigation of the chemical problems that are connected with the food supply of the lakes. The Survey is able at present to provide for routine analyses but it has not been able to give sufficient attention to the investigation of new problems and the discovery of new methods.

This Survey can accomplish little in natural history outside of this one line of investigation and there are many important matters associated with the life of the lakes which can not be touched. The full time of at least one assistant should be given to the study of fishes; a careful study of the food of fishes should be made and correlated with other studies on the lakes; the plants of the lakes, both the algae and higher plants need investigation; many great and important matters—important in both a theoretical and practical way—relating to the insect life in the waters of the lakes are untouched. In some cases a beginning has been made, chiefly by the aid of voluntary assistants, who work in summer for a sum about equal to their expenses, but no full study can be made in this way. The sum devoted to natural history could be wisely spent on lakes alone.

C. SOILS.

As indicated on an earlier page, the main necessity for the soil survey is the continuation of the present appropriations so that \$10,000 can be given to the necessary field and office work of this division, and besides an adequate sum for publishing the reports as rapidly as they are prepared. The fact has already been noted that the United States Bureau of Soils contributes to this department a sum equal to that provided by the state.

PUBLICATIONS

OF THE

Wisconsin Geological and Natural History Survey.

The publications of the Survey are issued as (1) bulletins, which are numbered consecutively, (2) road pamphlets, (3) biennial reports, and (4) hydrographic maps. These publications are independently paged and indexed, no attempt being made to group them in volumes.

1. BULLETINS.

The bulletins are issued in three series:

Scientific Series.—The bulletins so designated consist of original contributions to the geology and natural history of the state, which are of scientific interest rather than of economic importance.

Economic Series.—This series includes those bulletins whose interest is chiefly practical and economic.

Educational Series.—The bulletins of this series are primarily designed for use by teachers and in the schools.

The following bulletins have been issued.

Bulletin No. I. Economic Series No. 1.

On the Forestry Conditions of Northern Wisconsin. Filibert Roth, Special Agent, United States Department of Agriculture. 1898. Pp. vi, 78; 1 map. *Out of print.*

Bulletin No. II. Scientific Series No. 1.

On the Instincts and Habits of the Solitary Wasps. George W. Peckham and Elizabeth G. Peckham. 1898. Pp. iv, 241; 14 plates, of which 2 are colored; 2 figures in the text. Sold at the price of \$1.50 in paper and \$2.00 bound.

Bulletin No. III. Scientific Series No. 2.

A Contribution to the Geology of the Pre-Cambrian Igneous Rocks of the Fox River Valley, Wisconsin. Samuel Weidman, Ph. D., Assistant Geologist, Wisconsin Geological and Natural History Survey. 1898. Pp. iv, 63; 10 plates; 13 figures in the text.

Sent on receipt of 10 cents.

Bulletin No. IV. Economic Series No. 2.

On the Building and Ornamental Stones of Wisconsin. Ernest Robertson Buckley, Ph. D., Assistant Geologist, Wisconsin Geological and Natural History Survey. 1898. Pp. xxvi, 544; 69 plates, of which 7 are colored, and 1 map; 4 figures in the text. Sent on receipt of 30c.

Bulletin No. V. Educational Series No. 1.

The Geography of the Region About Devil's Lake and the Dalles of the Wisconsin, with some notes on its surface geology. Rollin D. Salisbury, A. M., Professor of Geographic Geology, University of Chicago, and Wallace W. Atwood, B. S., Assistant in Geology, University of Chicago. 1900. Pp. x, 151; 38 plates; 47 figures in the text. *Out of print.*

Bulletin No. VI. Economic Series No. 3. Second Edition.

Preliminary Report on the Copper-Bearing Rocks of Douglas County, and parts of Washburn and Bayfield Counties, Wisconsin. Ulysses Sherman Grant, Ph. D., Professor of Geology, Northwestern University. 1901. Pp. vi, 83; 13 plates. Sent on receipt of 10c.

Bulletin No. VII. Economic Series No. 4.

The Clays and Clay Industries of Wisconsin. Part I. Ernest Robertson-Buckley, Ph. D., Geologist, Wisconsin Geological and Natural History Survey. 1901. Pp. xii, 304; 55 plates. Sent on receipt of 20c.

Bulletin No. VIII. Educational Series No. 2.

The Lakes of Southeastern Wisconsin. N. M. Fenneman, Ph. D., Professor of General and Geographic Geology, University of Wisconsin. 1902. Pp. xv, 178; 36 plates, 38 figures in the text. A second edition has been issued and will be sold at the price of 50c.

Bulletin No. IX. Economic Series No. 5.

Preliminary Report on the Lead and Zinc Deposits of Southwestern Wisconsin. Ulysses Sherman Grant, Ph. D., Professor of Geology, Northwestern University. 1903. Pp. viii, 103; 2 maps, 2 plates, 8 figures in the text. *Out of print.*

Bulletin No. X. Economic Series No. 6.

Highway Construction in Wisconsin. Ernest Robertson Buckley, Ph. D., State Geologist of Missouri, formerly Geologist, Wisconsin Geological and Natural History Survey. 1903. Pp. xvi, 339; 106 plates, including 26 maps of cities. Sent on receipt of 20 cents.

Bulletin No. XI. Economic Series No. 7. Second Edition.

Preliminary Report on the Soils and Agricultural Conditions of North Central Wisconsin. Samuel Weidman, Ph. D., Geologist, Wisconsin Geological and Natural History Survey. 1903. Pp. viii, 67; 10 plates, including soil map. Second edition, 1908. *Out of print.* Map alone sent on receipt of 4 cents.

Bulletin No. XII. Scientific Series No. 3.

The Plankton of Lake Winnebago and Green Lake. C. Dwight Marsh, Ph. D., Professor of Biology, Ripon College. 1903. Pp. vi, 94; 22 plates. Sent, paper bound, on receipt of 10 cents.

Bulletin No. XIII. Economic Series No. 8.

The Baraboo Iron-bearing District of Wisconsin. Samuel Weidman, Ph. D., Geologist, Wisconsin Geological and Natural History Survey. 1904. Pp. x, 190; 23 plates, including geological map. *Out of print.*

Bulletin No. XIV. Economic Series No. 9.

Report on Lead and Zinc Deposits of Wisconsin. Ulysses Sherman Grant, Ph. D., Professor of Geology, Northwestern University. 1906. Pp. ix, 100; 8 plates; 10 figures in the text; an atlas containing 18 maps. Sent on receipt of 25 cents.

A supplementary series of 6 maps including the Montfort, East Mineral Point, Ipswich, Big Patch, Elk Grove, Cuba City, and East Meeker's Grove sheets—by W. O. Hotchkiss and Edward Steidtmann—was issued in 1909. Sent on receipt of 6 cents.

In 1914 a series of 7 large scale blue prints were issued (scale 1 in. = 400 ft.). They were prepared in cooperation between the Geological Survey and the State Mining Trade School by R. E. Davis and W. O. Hotchkiss, and give in great detail data on lead crevices, mine workings, pitches, and underground crevices. They cover areas about Hazel Green, Benton, New Diggings, Platteville, Mifflin, the East End mine and the Coker mine. These maps are about 3 x 4 feet. They are sold at the cost of making the blue prints—at 25 cents per sheet.

Bulletin No. XV. Economic Series No. 10.

The Clays of Wisconsin and Their Uses. Heinrich Ries, Ph. D., Assistant Professor of Economic Geology, Cornell University. 1906. Pp. xii, 259; 30 plates, including 2 maps; 7 figures in text. Sent on receipt of 15 cents.

Bulletin No. XVI. Scientific Series No. 4.

The Geology of North Central Wisconsin. Samuel Weidman, Ph. D., Geologist, Wisconsin Geological and Natural History Survey. Pp. xxxi, 697; 86 plates, including 2 maps; 38 figures in the text. 1907. Sent on receipt of 20 cents.

Bulletin No. XVII. Scientific Series No. 5.

The Abandoned Shore-lines of Eastern Wisconsin. J. W. Goldthwait, Ph. D., Assistant Professor of Geology, Northwestern University. Pp. x, 134; 38 plates; 37 figures in the text. 1907. Sent on receipt of 10 cents.

Bulletin No. XVIII. Economic Series No. 11.

Rural Highways of Wisconsin. W. O. Hotchkiss, B. S., Instructor in Geology, University of Wisconsin; in charge of Economic Geology, Wisconsin Geological and Natural History Survey. 1906. Pp. xiv, 135; 16 plates; 2 figures in the text. Sent on receipt of 10 cents.

Bulletin No. XIX. Economic Series No. 12.

Zinc and Lead Deposits of the Upper Mississippi Valley. H. Foster Bain. Director of State Geological Survey of Illinois. Washington, D. C. 1907. Pp. xii, 155; 9 plates, including 5 maps; 45 figures in the text. Sent on receipt of 6 cents.

This bulletin is a reprint of Bulletin No. 294 of the United States Geological Survey. *Only a small number of copies were reprinted for local use. It has not been sent out to libraries and exchanges.*

Bulletin No. XX. Economic Series No. 13.

The Water Powers of Wisconsin. L. S. Smith, C. E.; Engineer Wisconsin Geological and Natural History Survey; Engineer U. S. Geological Survey. Pp. xvi, 354; 54 plates; 17 figures in the text. 1908. Sent on receipt of \$2.00.

Profile maps of the Wisconsin river were issued by the United States Geological Survey, based on coöperative work with the Wisconsin Survey. The stock of these maps is now deposited with this Survey and the maps will be sent on the same terms as they were by the U. S. Survey, viz.: 5 cents per sheet, postpaid. There are eleven maps in this series.

Bulletin No. XXI. Scientific Series No. 6.

The Fossils and Stratigraphy of the Middle Devonian of Wisconsin. Herdman F. Cleland. Professor of Geology, Williams College. Pp. 206; 55 plates. 1911. Sent on receipt of 25 cents.

Bulletin No. XXII. Scientific Series No. 7.

The Inland Lakes of Wisconsin; the Dissolved Gases of the Water and their Biological Significance. Edward A. Birge and Chauncey Juday. Pp. xxi, 254; 10 plates, 142 figures in text; all diagrams of gases and plankton. 1911. Sent on receipt of 25 cents.

Bulletin No. XXIII. Economic Series No. 14.

Reconnaissance Soil Survey of Northwestern Wisconsin. S. Weidman, with the assistance of E. B. Hall and F. L. Musback. Pp. viii, 103; 15 plates, including one map; 16 figures in the text. 1911. Sent, paper bound, on receipt of 10 cents.

Bulletin No. XXIV. Economic Series No. 15.

Reconnaissance Soil Survey of Marinette County. Samuel Weidman and Percy O. Wood. Pp. 44, 4 plates, one map. 1911. *Out of print.*

Bulletin No. XXV. Scientific Series No. 8.

Sandstones of the Wisconsin Coast of Lake Superior. Fredrik Turville Thwaites. Pp. viii, 117; 23 plates; large map in pocket; 10 figures in text. 1912. Cloth Bound. Sent on receipt of 10 cents.

Bulletin No. XXVI. Educational Series No. 3.

The Geography and Industries of Wisconsin. R. H. Whitbeck. Pp. viii, 65; 23 plates; 46 figures in the text. 1913. Cloth bound. Sent on receipt of 10 cents.

Bulletin No. XXVII. Scientific Series No. 9.

The Inland Lakes of Wisconsin. C. Juday. Pp. vi, 137; 29 maps; 8 figures in the text. 1914. Cloth bound. Sent on receipt of 10 cents.

Bulletin No. XXVIII. Soil Series No. 2.

Soil Survey of Waushara County. A. R. Whitson, W. J. Geib, Guy Conrey and A. K. Kuhlman of the Wis. Geol. Survey and J. W. Nelson of the United States Department of Agriculture. Pp. iv, 63; 3 plates, including one map. 1913. Sent, paper bound, on receipt of 5 cents.

Bulletin No. XXIX. Soil Series No. 3.

Soil Survey of Waukesha County. A. R. Whitson, W. J. Geib and A. H. Meyer of the Wis. Geol. Survey and Percy O. Wood and Grove B. Jones of the United States Department of Agriculture. Pp. iv, 82; 3 plates, including one map. 1914. Paper bound. Sent on receipt of 5 cents.

Bulletin No. XXX. Soil Series No. 4.

Soil Survey of Iowa County. A. R. Whitson, W. J. Geib, T. J. Dunnewald and Emil Truog of the Wis. Geol. Survey and Clarence Lounsbury of the United States Department of Agriculture. Pp. 61; 2 plates, including one map. 1914. Paper bound. Sent on receipt of 5 cents.

Bulletin No. XXXI. Soil Series No. 5.

Soil Survey of the Bayfield Area. A. R. Whitson, W. J. Geib, L. R. Schoennmann and F. L. Musback of the Wis. Geol. Survey and Gustavus B. Maynadier of the United States Department of Agriculture. Pp. 51, 4 plates, including one map. 1914. Paper bound. Sent on receipt of 5 cents.

Bulletin No. XXXII. Soil Series No. 6.

Reconnaissance Soil Survey of North Part of Northwest Wisconsin. F. L. Musback, T. J. Dunnewald, Carl Thompson and O. I. Berg of the Wis. Geol. Survey. *In Press.* 1914. Paper bound. Sent on receipt of 5 cents.

Bulletin No. XXXIII. Scientific Series No. 10.

The Polyporaceae of Wisconsin. J. J. Neuman. Pp. iii, 156; 25 plates. *In press.* 1914. Cloth bound. Sent on receipt of 15 cents.

Bulletin No. XXXIV. Economic Series No. 16.

The Limestone Road Materials of Wisconsin. W. O. Hotchkiss and Edward Steidtmann. Pp. vii, 137; 2 text figures, 41 plates and geologic maps of counties. *In press.* 1914. Cloth bound. Sent on receipt of 10 cents.

Bulletin No. XXXV. Economic Series No. 17.

The Underground and Surface Water Supplies of Wisconsin. Samuel Weidman. Pp. xv, 650; 58 figures in text, 3 plates; and a colored geologic map of the state. Scale: 1 inch = 16 miles. *In press.* 1914. Cloth bound. Sent on receipt of 20 cents.

Bulletin XXXVI. Educational Series No. 4.

The Physiography of Wisconsin. Lawrence Martin. Associate Professor of Physiography and Geography. University of Wisconsin. About 20 pages. Numerous text figures and plates. *In press* 1915. Cloth bound. Sent on receipt of 15 cents.

Bulletin XXXVII. Soil Series No. 7.

Soil Survey of Fond du Lac County. A. R. Whitson, W. J. Geib, L. R. Schoennmann and C. A. LeClair of the Wis. Geol. Survey; and Guy Conrey and A. E. Taylor of the United States Department of Agriculture. *In press.* 1914. Includes soil map of the county. Paper bound. Sent on receipt of 5 cents.

Bulletin No. XXXVIII. Soil Series No. 8.

Soil Survey of Juneau County. A. R. Whitson, W. J. Geib, L. R. Schoennmann, and C. A. LeClair of the Wis. Geol. Survey; and E. B. Watson of the United States Department of Agriculture. *In press.* 1914. Includes soil map of the county. Paper bound. Sent on receipt of 5 cents.

Bulletin No. XXXIX. Soil Series No. 9.

Soil Survey of Kewaunee County. A. R. Whitson, W. J. Geib, and E. J. Graul of the Wis. Geol. Survey; and A. H. Meyer of the United States Department of Agriculture. *In press.* 1914. Includes soil map of the county. Sent on receipt of 5 cents.

Bulletin No. XL. Soil Series No. 10.

Soil Survey of La Crosse County. A. R. Whitson, W. J. Geib, and T. J. Dunnewald of the Wis. Geol. Survey; and Clarence Launsbury of the United States Department of Agriculture. *In press.* 1914. Includes soil map of the county. Sent on receipt of 5 cents.

Bulletin No. XLI. Economic Series No. 18.

A Study of the Methods of Mine Assessments and Valuation. W. L. Uglow. Pp. iv, 106; 12 plates. *In press.* 1914. Cloth bound. Sent on receipt of 10 cents.

Bulletin No. XLII. Educational Series No. 5.

Geography of the Lower Fox Valley. R. H. Whitbeck, Associate Professor, of Geography, University of Wisconsin. With numerous text figures and plates. *In press.* 1915. Cloth bound. Sent on receipt of 10 cents.

ROAD PAMPHLETS.

In 1909 the Survey issued four Road Pamphlets. On the organization of the Highway Commission the stock of these pamphlets still in the hands of the Survey was turned over to that body. Any applications for these pamphlets should be made to the State Highway Commission, Madison.

2. BIENNIAL REPORTS.

The Survey has published nine biennial reports, which relate to administrative affairs only and contain no scientific matter.

First Biennial Report of the Commissioners of the Geological and Natural History Survey. 1899. Pp. 31.

Second Biennial Report of the Commissioners of the Geological and Natural History Survey. 1901. Pp. 44.

Third Biennial Report of the Commissioners of the Geological and Natural History Survey. 1903. Pp. 35.

Fourth Biennial Report of the Commissioners of the Geological and Natural History Survey. 1904. Pp. 42.

Fifth Biennial Report of the Commissioners of the Geological and Natural History Survey. 1907. Pp. 45.

Sixth Biennial Report of the Commissioners of the Geological and Natural History Survey. 1909. Pp. 45.

Seventh Biennial Report of the Commissioners of the Geological and Natural History Survey. 1911. Pp. 55.

Eighth Biennial Report of the Commissioners of the Geological and Natural History Survey. 1912. Pp. 38.

Ninth Biennial Report of the Commissioners of the Geological and Natural History Survey. 1914. Pp. 40.

4. HYDROGRAPHIC MAPS.

There have been prepared hydrographic maps of the principal lakes of southern and eastern Wisconsin. This work was in charge of L. S. Smith, C. E., Associate Professor of Topographic and Geodetic Engineering, University of Wisconsin.

The maps are as follows:

		Size of Plate, Inches.	Scale, Inches per mile.	Contour. Inter- val, feet.
No. 1.	Lake Geneva	17.5x10.8	2	10
No. 2.	Elkhart Lake	15.5x13.1	5	10
No. 3.	Lake Beulah	22.5x20.0	6	10
No. 4.	Oconomowoc-Waukesha Lakes	29.8x19.1	2	10
No. 5.	The Chain of Lakes, Waupaca.....	21.7x20.6	6	10
No. 6.	Delavan and Lauderdale Lakes.....	22.5x16.8	4	10
No. 7.	Green Lake	26.0x17.8	3.2	20
No. 8.	Lake Mendota	23.7x19.5	6	5
No. 9.	Big Cedar Lake.....	18.0x13.5	2.9	10
No. 10.	Lake Monona	17.6x17.3	4	5

In all of these maps the depth of the lakes is indicated by contour lines, and by tints in all except No. 1. They are sent on receipt of 10 cents each and may be had either mounted in a manilla cover, or unmounted.

GEOLOGICAL MODEL OF WISCONSIN.

The Survey has prepared a model which shows in great detail the topography of the state. It is designed for use in schools, libraries, and similar public institutions, and is 49 inches by 45 inches in size. It is supplied to such institutions in Wisconsin at the cost of labor and materials used in its construction. The form showing topography alone is furnished for \$31 and the form showing geology in addition to topography is furnished for \$46. A special circular with illustration of the model may be had on application.

GEOLOGY AND ROAD MAP OF WISCONSIN.

A geological map of the state has been prepared and is now on sale. This is a large wall map 54 inches wide and 62 inches long. It shows all the roads of the state and the geology. The main travelled roads between cities are prominently shown by a red color. All counties, cities, villages, towns, Indian Reservations, railroad lines, rivers and lakes are shown. In the corners of the map are the legend, which gives the name, character and thickness and economic products of the various geologic formations; an outline of the geologic history of the state; and a table of elevations of the prominent physiographic features of the state. At the bottom are three sections showing the geologic structure. Under authority of the legislature this map is distributed to all the schools of the state by the state superintendent of Public Instruction. The map is sold to other persons by the state at the cost of printing, and can only be obtained from the Superintendent of Public Property. With substantial cloth mounting and roller and stick at bottom and top, the price is \$1.00. The folded paper map suitable for sectional mounting is sold for 30 cents.

All correspondence relating to the Survey should be addressed to
E. A. BIRGE, *Director*,

Madison, Wis.

or to

W. O. HOTCHKISS, *State Geologist*,

Madison, Wis.