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ADDRESSES AND PAPERS

ON

INSURANCE



X81
E7
1022

By

RUFUS M. POTTS

Insurance Superintendent, State of Illinois

[Printed by authority of the State of Illinois.]

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SCHNEPP & BARNES, STATE PRINTERS
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INTRODUCTION.

This volume contains a few addresses, remarks and papers of Insurance Superintendent Rufus M. Potts selected from the files of the Insurance Department of Illinois. These deal both with the fundamental and present-day conditions in various branches of Insurance. They were usually delivered or written in connection with special investigation of the respective subjects dealt with.

They are of such importance to the insuring public, and copies have so often been requested, that it is deemed necessary to collect these public documents in a single volume for free distribution.

The papers and addresses herein have been arranged according to the historical and logical relationship of the topics treated instead of the chronological order of delivery. Consequently, "The Altruistic Utilitarianism of Insurance", which deals with the history and general theory of insurance, is first. This is followed by groups of addresses on Mutual and Fraternal insurance, on Workmen's Compensation, on Life Insurance, on Welfare or Social insurance, on Vital Conservation, on Fire insurance, fire insurance reform, fire prevention, recommendations concerning insurance legislation, etc.

The administration of Superintendent Potts marks a distinct and progressive period in the history of insurance, both in Illinois and the United States. A reading of these addresses and papers will give a vivid and comprehensive understanding of present-day conditions in the various branches of insurance, and the necessity for reform of the insurance business.

Springfield, Illinois, January 1, 1917.



RUFUS M. POTTS
Superintendent of Insurance
State of Illinois

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GRADING OF ILLINOIS CITIES AND TOWNS ON THE NATIONAL BOARD PLAN.

The first alphabetical list gives the classification number of all cities, towns, etc., in Illinois, outside of Cook County as furnished by the National Board of Fire Underwriters, according to their classification applying to all cities, towns, etc., in the United States. The cities marked with a "*" (which includes all over 5,000 population and 29 under 5,000), were inspected and graded in 1916 by the engineers of the National Board. The remainder have the National Board grading determined by it from the data of the Illinois Inspection Bureau.

The second alphabetical list gives the grades of the cities and towns in Cook County according to the Chicago Board of Underwriters, but with grades on the National Board plan.

Property insured in small villages and hamlets whose names do not appear in the lists given below should be reported in No. 10 grade.

Name of city.	N. B. Grade.	Name of city.	N. B. Grade.	Name of city.	N. B. Grade.
Abingdon, Oct., 1910.....	7	Athens, Aug., 1904.....	10	Biggsville, Sept., 1912.....	10
Absher, June, 1913.....	10	Athensville, Sept., 1908.....	10	Big Rock, Sept., 1906.....	10
Adair, June, 1914.....	10	Atkinson, Aug., 1912.....	9	Birds, Oct., 1908.....	10
Addison, Jan., 1912.....	10	Atlanta*, 1916.....	9	Bishop Hill, Jan., 1912.....	10
Akin, Sept., 1913.....	10	Atwood, Jan., 1910.....	10	Bismarck, Dec., 1908.....	10
Albany, Sept., 1903.....	10	Auburn*, 1916.....	9	Blackstone, Jan., 1909.....	10
Albers, May, 1912.....	10	Augusta, Apr., 1903.....	10	Blandinsville, May, 1905.....	10
Albton, Mar., 1909.....	9	Aurora*, 1916.....	6	Bloomington*, 1916.....	10
Aledo, Sept., 1912.....	7	(Reprint Sept. 10.)		Blue Mound, Mar., 1910.....	10
Alexander, Jan., 1912.....	10	Ava, June, 1907.....	10	Bluffs, Apr., 1906.....	10
Alexis, Sept., 1911.....	8	Annapolis, Mar., 1915.....	10	Bluford, July, 1913.....	10
Algonquin, Mar., 1910.....	7	Aviston, Jan., 1906.....	10	Bondville, Aug., 1913.....	10
Alhambra, Apr., 1908.....	10	Avon, Mar., 1914.....	9	Bone Gap, June, 1912.....	10
Allendale, Aug., 1913.....	10			Bourbonnais, May, 1909.....	10
Allerton, Apr., 1906.....	10	Baldwin, Feb., 1909.....	10	Bowen, July, 1907.....	10
Alma, Nov., 1906.....	10	Bardolph, Mar., 1907.....	9	Braceville, Nov., 1909.....	10
Alpha, Jan., 1912.....	9	Barry, Apr., 1906.....	7	Bradford, May, 1907.....	10
Altamont, Apr., 1914.....	9	Batavia, Oct., 1908.....	7	Bradley, Mar., 1906.....	10
Alton*, 1916.....	7	Batchtown, Jan., 1908.....	10	Braidwood, Feb., 1915.....	10
Altona, Jan., 1904.....	10	Batestown, (See Danville).....	5	Breesa, Aug., 1911.....	10
Alto Pass, Feb., 1914.....	10	Bath, Oct., 1908.....	10	Bridgeport, Apr., 1914.....	10
Alvin, May, 1905.....	10	Baylis, Apr., 1908.....	10	Brighton*, 1916.....	10
Amboy, July, 1908.....	8	Beardstown*, 1916.....	7	Brimfield, Jan., 1906.....	10
Anchor, May, 1905.....	10	Beason, Nov., 1914.....	10	Brisbane, (See Joliet).....	10
Ancona, Apr., 1907.....	10	Beaverville, Oct., 1908.....	10	Bristol, Jan., 1912.....	10
Anna, Apr., 1913.....	8	Beckemeyer, Mar., 1909.....	10	Broadlands, May, 1906.....	10
Annanaw, Apr., 1907.....	9	Beecher, Aug., 1911.....	8	Brookwell, Nov., 1914.....	10
Antioch, Oct., 1915.....	8	Beecher City, Feb., 1909.....	10	Brocton, May, 1910.....	10
Apple River, June, 1906.....	9	Beech Ridge, (See Cache).....	10	Brooklyn, Mar., 1909.....	10
Arcola, June, 1903.....	7	Beechwood, (See Mounds).....	7	(St. Clair County)	
Area (formerly Rockefeller).....	10	Belknap, Mar., 1905.....	10	Brooklyn, (See South Wil-	
Arenzville, June, 1906.....	10	Belle R ve, Aug., 1914.....	10	mington).....	10
Argenta, Mar., 1915.....	10	Belleville*, 1916.....	6	Brookport, Dec., 1907.....	10
Arlington, May, 1907.....	8	Bellflower, Dec., 1908.....	10	Broughton, June, 1905.....	10
Armington, Jan., 1915.....	10	Bellmont, Apr., 1906.....	10	Browning, Aug., 1908.....	10
Armstrong, Sept., 1905.....	10	Belvidere*, Aug., 1908.....	7	Brown, Mar., 1906.....	10
Aroma, June, 1909.....	10	Bement, Dec., 1909.....	8	Brownstown, Oct., 1913.....	9
Arrowsmith, Feb., 1909.....	10	Benbow City, (See Wood		Brusseys, Dec., 1912.....	10
Arthur, Sept., 1915.....	8	River).....	10	Bryant, Oct., 1909.....	10
Ashkum, Dec., 1905.....	10	Benld*, 1916.....	9	Buckingham, Sept., 1909.....	10
Ashland*, 1916.....	9	Bensenville, Mar., 1914.....	9	Buckley, June, 1911.....	8
Ashley, Mar., 1908.....	10	Benson, May, 1904.....	9	Buda, July, 1912.....	8
Ashmore, July, 1905.....	10	Benton, Feb., 1914.....	8	Buffalo, July, 1906.....	10
Ashton, Sept., 1915.....	8	Berwick, Apr., 1903.....	10	Bullitt and Kincaid, Jan.,	
Assumption*, 1916.....	7	Bethalto, May, 1913.....	10	1915.....	10
Astoria, May, 1914.....	8	Bethany, Jan., 1910.....	10	Buncombe, Dec., 1912.....	10

Name of city.	N. B. Grade.	Name of city.	N. B. Grade.	Name of city.	N. B. Grade.
Bunker Hill, Apr., 1906.....	9	Collinsville*, 1916.....	8	East St. Louis*, 1916.....	4
Bureau, June, 1909.....	9	Collison, Mar., 1906.....	10	Edgemont and French Vil- lage, June, 1909.....	10
Burlington, July, 1912.....	10	Columbia, Mar., 1909.....	9	Edgewood, June, 1913.....	10
Bush, June, 1913.....	10	Colusa, Aug., 1912.....	10	Ed. nburg*, 1916.....	9
Bushnell, Mar., 1913.....	8	Compton, Mar., 1907.....	8	Edwardsville*, 1916.....	7
Butler, Apr., 1907.....	10	Concord, Oct., 1913.....	10	Edwingham, Sept., 1910.....	7
Byron, Dec., 1913.....	8	Cooksville, Jan., 1909.....	10	Egan, May, 1911.....	7
Brereton, (See Canton).....	10	Cordova, Mar., 1907.....	10	Elburn, Sept., 1906.....	8
		Cor-nth, June, 1913.....	10	Eldorado, Feb., 1909.....	9
Cabery, Jan., 1915.....	9	Cornell, Feb., 1909.....	10	Eldred, Jan., 1913.....	10
Cable, Apr., 1903.....	9	Cortland, Jan., 1912.....	10	Eleanor, Jan., 1903.....	10
Cache, Dec., 1904.....	10	Coulters Ile, June, 1907.....	10	Elgin*, 1916.....	6
Calrod*, 1916.....	6	Cowden, July, 1907.....	10	Elizabeth, Jan., 1910.....	9
(Reprint, Dec., 1912.)		Crab Orchard, June, 1913.....	10	Elizabethtown, Mar., 1913.....	10
Caledonia, Mar., 1906.....	10	Cresl Springs, Feb., 1909.....	10	Elkhart, Nov., 1914.....	10
Camargo, May, 1906.....	10	Colp, Mar., 1915.....	10	Elkville, Apr., 1908.....	10
Cambridge, Apr., 1913.....	8	Chestnut, Mar., 1915.....	10	Elliott, May, 1905.....	10
Cameron, Mar., 1903.....	10	Crescent City, Feb., 1908.....	8	Ellis Grove, Nov., 1904.....	10
Campbell Hill, Oct., 1908.....	10	Creston, July, 1908.....	8	Ellisville, May, 1906.....	10
Camp Grove, Sept., 1903.....	10	Crete, Jan., 1905.....	9	Ellsworth, Nov., 1910.....	10
Camp Point, July, 1908.....	9	Crossville, Mar., 1906.....	8	Elmhurst, Oct., 1910.....	8
Campus, Apr., 1907.....	8	Crystal Lake, Oct., 1915.....	7	Elmwood, July, 1910.....	7
Canton*, 1916.....	7	Cuba, Nov., 1909.....	10	El Paso, Mar., 1904.....	7
Canron, Mar., 1908.....	8	Cullom, Nov., 1909.....	8	Elwood, Jan., 1913.....	10
Carbondale*, 1916.....	9	Custer Park, Dec., 1905.....	10	Elwood, June, 1905.....	10
Carbon Hill, (See Coal City).....	9	Cutler, Aug., 1914.....	10	Emington, Apr., 1907.....	10
Cardiff, June, 1912.....	9	Cypress, Mar., 1905.....	10	Enfield, Apr., 1912.....	10
Carlinville*, 1916.....	9			Eola, Apr., 1912.....	10
Carlock, Nov., 1914.....	10	Dahlgren, Sept., 1910.....	10	Equality, Feb., 1909.....	10
Carlyle, Mar., 1913.....	8	Dakota, Aug., 1911.....	10	Erie, Oct., 1911.....	9
Carman, Feb., 1903.....	10	Dallas City, Mar., 1913.....	7	Essex, Jan., 1906.....	9
Carmi, Oct., 1903.....	7	Dalton, City, June, 1905.....	10	Eureka, Apr., 1904.....	8
Carpentersville, Nov., 1908.....	10	Danbell, July, 1909.....	10	Evansville, Oct., 1908.....	9
Carrers Mills, Feb., 1909.....	10	Danforth, Feb., 1906.....	9	Ewing, May, 1906.....	10
Carrollton*, 1916.....	7	Danvers, Feb., 1908.....	8		
Cartersville, Mar., 1906.....	9	Danville*, 1916.....	5	Fa rbury, May, 1913.....	8
Carthage, Dec., 1911.....	8	Darmstadt, Sept., 1909.....	10	Fa rdale, June, 1911.....	10
Cary Station, Sept., 1915.....	7	Davis, Apr., 1907.....	10	Fairfield, Aug., 1914.....	7
Casey, Nov., 1907.....	8	Davis Junction, June, 1911.....	10	Fairland, May, 1903.....	10
Caseville, Apr., 1909.....	10	Dawson, Sept., 1908.....	10	Fairmount, May, 1914.....	10
Cassleton, April, 1907.....	10	DeCamp, (See Staunton).....	10	Fairview, May, 1912.....	10
Catlin, Sept., 1915.....	10	Decatur*, 1916.....	6	Farina, Feb., 1906.....	10
Cedar Point, 1913.....	8	(Reprint May, 1911.)		Farmer C ty, Feb., 1911.....	8
Centerville Station, Nov., 1909.....	10	Deer Creek, Nov., 1914.....	9	Farmersville, Sept., 1908.....	10
Central C ty, (See Centra- 1 a).....	10	Deerfield, Jan., 1910.....	10	Farmington, Oct., 1903.....	7
Centralia*, 1916.....	8	DeKalb*, 1916.....	5	Fayetteville, July, 1909.....	10
Cerro Gordo, Nov., 1909.....	8	DeLand, Apr., 1912.....	7	Ferris, Jan., 1903.....	10
Chadwick, Mar., 1910.....	8	DeLavan, Apr., 1904.....	7	Fiat, May, 1912.....	10
Chambersburg, July, 1912.....	10	DePue, Sept., 1907.....	7	Feldon, Dec., 1912.....	10
Chamness, June, 1913.....	10	DeSoto, Mar., 1909.....	10	Filmore, Jan., 1908.....	10
Champaign*, 1916.....	5	Dewey, June, 1914.....	10	F ndlay, May, 1906.....	10
Chana, Sept., 1909.....	10	Diamond, (See Coal City).....	10	Fsher, Oct., 1914.....	9
Chandlerville, June, 1906.....	10	Dieterich, Feb., 1914.....	9	F th an, Feb., 1908.....	9
Chapin, Apr., 1908.....	10	Divernon, Sept., 1906.....	10	Flanagan, Mar., 1904.....	9
Charleston*, 1916.....	8	Dixon*, 1916.....	7	Flat Rock, Feb., 1913.....	10
Chatham, Aug., 1908.....	10	Dongola, Feb., 1914.....	10	Flora, Jan., 1913.....	8
Chatsworth, Feb., 1908.....	8	Donnellson, Aug., 1907.....	10	Floraville, Jan., 1912.....	10
Chebanse, Sept., 1911.....	9	Donovan, Jan., 1910.....	8	Fosland, Jan., 1912.....	10
Chenaca, Apr., 1913.....	8	Dorrisville, Oct., 1912.....	10	Forest City, Oct., 1908.....	10
Cherry, Apr., 1915.....	8	Douglas, May, 1914.....	10	Forrest, Mar., 1904.....	8
Cherry Valley Apr., 1908.....	10	Douglas, (See Smithton).....	10	Forreston, Sept., 1908.....	8
Chester, Nov., 1910.....	8-10	Dow and Newbern, Sept., 1912.....	10	Forsyth, Jan., 1912.....	10
Chesterfield, Aug., 1906.....	10	Downers Grove, Jan., 1910.....	7	Fox Lake, May, 1909.....	9
Chillicothe, May, 1910.....	7	Downs, Apr., 1913.....	7	Frankfort, Oct., 1908.....	8
Chrisman, July, 1912.....	8	Dundee, Aug., 1908.....	8	Franklin, Nov., 1913.....	10
Christopher, Apr., 1908.....	10	Dunfermline, (See St. David).....	8	Franklin Grove, June, 1906.....	8
Cisco, Mar., 1907.....	10	Dunlap, Jan., 1913.....	10	Freeport, Nov., 1909.....	8
Cisne, July, 1914.....	10	Dupo, Aug., 1912.....	9	Freeport*, 1916.....	6
Cisna Park, Feb., 1914.....	8	DuQuoin*, 1916.....	8	French Village, (See Edge- mont).....	10
Clank, (See Olive Branch).....	10	Durand, Nov., 1908.....	9	Fulton, Oct., 1911.....	7
Clarke City, Jan., 1909.....	10	Dwight, June, 1913.....	8		
Clarksdale, May, 1914.....	10	Dana, Apr., 1915.....	10	Galatia, May, 1905.....	10
Clay City, Nov., 1908.....	10			Galena, July, 1904.....	7
Cleaton, July, 1908.....	9	Earlville, June, 1913.....	8	Galesburg, 1916.....	6
Clifton, Aug., 1907.....	9	East Alton, Apr., 1909.....	10	Galesville, June, 1914.....	10
Clinton*, 1916.....	8	East Carondelet, Apr., 1909.....	10	Galva, Dec., 1914.....	6
Coal City, Apr., 1910.....	8	East Dubuque, July, 1904.....	7	Garden Prairie, May, 1908.....	10
Coal Valley, July, 1912.....	8	East Lynn, Mar., 1910.....	10	Gardner, Nov., 1909.....	9
Cobden, March, 1914.....	9	East Moline, June, 1909.....	8	Garrett, Apr., 1908.....	10
Coffee, Aug., 1908.....	10	(Reprint, July, 1915.)		Gays, June, 1914.....	10
Colchester, Jan., 1906.....	9	Easton, May, 1906.....	9	Geff, Aug., 1914.....	10
Colfax, Feb., 1911.....	8	East Peoria, Aug., 1909.....	9	Geneseo, Feb., 1908.....	7

N. B.		N. B.		N. B.	
Name of city.	Grade.	Name of city.	Grade.	Name of city.	Grade.
Genoa, Sept., 1908.....	7	Holcomb, Aug., 1908.....	10	LaSalle*, 1916.....	8
Geneva, Apr., 1909.....	7	Homer, July, 1908.....	10	Latham, Aug., 1908.....	10
Georgetown, July, 1905.....	10	Hoopeston, 1916.....	8	Lawrenceville, July, 1908.....	8
Gerlaw, Jan., 1903.....	10	Hoopole, Dec., 1911.....	8	Leaf River, June, 1911.....	10
Germantown, Jan., 1912.....	8	Hopedale, Aug., 1914.....	10	Lebanon, July, 1909.....	10
(Clinton County)		Horseshoe Lake, Jan., 1910.....	10	Lee, Sept., 1908.....	8
German Valley, Mar., 1914.....	9	Hoytston, May, 1905.....	10	Leland, May, 1906.....	9
Gibson City, Nov., 1905.....	7	Hudson, Apr., 1911.....	9	Lena, May, 1908.....	8
(Reprint, Dec., 1910)		Hull, Sept., 1905.....	9	Lenzburg, May, 1909.....	9
G. ford, Nov., 1905.....	10	Humboldt, Mar., 1910.....	9	Leonore, Sept., 1909.....	8
Gilberts, May, 1909.....	10	Hume, Mar., 1910.....	9	Lerna, Jan., 1905.....	10
Gilchrist, (See Viola).....	10	Hunt, Oct., 1914.....	10	LeRoy, Mar., 1906.....	8
Gillespie*, 1916.....	9	Huntley, July, 1908.....	8	(Reprint, Dec., 1910.)	
Gilman, June, 1914.....	7	Hurst, May, 1913.....	10	Lewistown, Oct., 1904.....	7
Gilson, Jan., 1903.....	10	Hutsonville, July, 1905.....	9	Lexington, June, 1906.....	8
Girard*, 1916.....	9			(Reprint, Feb., 1911.)	
Gladstone, Dec., 1913.....	10			Liberty, Aug., 1915.....	10
Glastford, Jan., 1912.....	10	Illioopolis*, 1916.....	9	Libertyville, Jan., 1906.....	8
Glen Carbon, May, 1909.....	10	Ina, May, 1906.....	10	Lima, Oct., 1911.....	10
Glen Ellyn, June, 1909.....	8	Indianola, Jan., 1906.....	10	Lincoln*, 1916.....	7
Goldconda, Apr., 1906.....	9	Industry, June, 1914.....	10	Lintner, June, 1913.....	10
Golden, Mar., 1909.....	10	Ingraham, Oct., 1914.....	10	Lisbon, Sept., 1909.....	10
Golden Gate, Feb., 1911.....	10	Iola, July, 1903.....	10	Litchfield*, 1916.....	7
Good Hope, Dec., 1902.....	10	Ipava, Oct., 1910.....	9	L. terberry, May, 1906.....	10
Goreville, May, 1906.....	10	Iroquois, May, 1915.....	9	Little York, Aug., 1912.....	9
Gorham, Mar., 1913.....	10	Irving, June, 1907.....	10	L. vington, Feb., 1913.....	10
Grafton, Feb., 1908.....	10	Irwin, Mar., 1913.....	10	Loami, Aug., 1906.....	10
Grand Chain, Apr., 1911.....	10	Iuka, Nov., 1908.....	10	Lockport, Aug., 1904.....	7
Grand Ridge, July, 1909.....	10	Ivesdale, June, 1915.....	9	Loda, June, 1907.....	10
Grand Tower, Sept., 1909.....	10			Lodge, Dec., 1902.....	10
Granite City*, 1916.....	6	Jacksonville*, 1916.....	6	Lomax, Feb., 1914.....	10
Grant Park, July, 1905.....	8	Janesville, July, 1908.....	10	Lombard, Oct., 1913.....	8
Grantsburg, Apr., 1906.....	10	Jerseyville, May, 1913.....	7	London Mills, Aug., 1905.....	8
Granville, May, 1912.....	8	Jewett, Aug., 1908.....	10	(Reprint, Mar., 1912.)	
Grape Creek, Dec., 1911.....	10	Johnsonville, Nov., 1908.....	10	Long Point, Apr., 1907.....	10
Grayslake, Mar., 1915.....	7	Johnston City, May, 1908.....	7	Longview, May, 1906.....	10
Grayville, Feb., 1904.....	7	Joliet*, 1916.....	5	Lorraine, Apr., 1912.....	9
Greenfield, June, 1906.....	9	Jonesboro, Jan., 1905.....	10	Lostant, Nov., 1914.....	8
Greenup, Aug., 1903.....	7	Joppa, Apr., 1911.....	9	Louisville, Mar., 1904.....	9
Green Valley, May, 1905.....	10	Joy, Jan., 1913.....	10	Lovington, Jan., 1910.....	8
Greenview, July, 1904.....	8	Junction, Jan., 1912.....	10	Ludlow, June, 1907.....	10
Greenville, June, 1904.....	7			Lyndon, Nov., 1914.....	10
Gridley, Jan., 1906.....	9	Kampsville, Jan., 1913.....	10	Lynnvile, Apr., 1905.....	10
Griggsville, June, 1912.....	9	Kane, Jan., 1908.....	10	Loogootee, Mar., 1915.....	10
		Kangley, Apr., 1905.....	10		
Hamburg, Oct., 1912.....	10	Kankakee*, 1916.....	6		
Hamilton, Oct., 1913.....	8	Kansas, July, 1915.....	8	Mackinac, Oct., 1913.....	8
Hammond, Oct., 1903.....	10	Kappa, Dec., 1908.....	10	Macomb*, 1916.....	8
Hampshire, Apr., 1913.....	9	Kasbeer, Mar., 1906.....	10	Macom, July, 1905.....	10
Hampton, Sept., 1911.....	10	Keensburg, Mar., 1906.....	10	Mad son*, 1916.....	7
Hansford, Aug., 1913.....	10	Keithsburg, Oct., 1911.....	7	Magnolia, Aug., 1907.....	10
Hanna City, May, 1912.....	10	Kell, Jan., 1912.....	10	Mahomet, Jan., 1909.....	10
Hanover, Mar., 1903.....	10	Kemp, June, 1903.....	10	Makanda, Oct., 1913.....	10
Hardin, Jan., 1908.....	10	Kempton, June, 1903.....	9	Malden, Apr., 1907.....	9
Harrisburg*, 1916.....	8	Kenney, Mar., 1911.....	9	Malta, Oct., 1908.....	9
Hartsburg, Mar., 1913.....	10	Kewanee*, 1916.....	7	Manchester, Feb., 1914.....	10
Harvard, May, 1908.....	8	Keyesport, Apr., 1909.....	10	Manhattan, Feb., 1909.....	8
Harvel*, 1916.....	9	Kilbourne, June, 1905.....	10	Manito, Aug., 1908.....	10
Harmon, Oct., 1915.....	9	Kincaid, (See Bulpit).....	10	Manfield, Aug., 1905.....	10
Havana, Sept., 1910.....	7	Kinderhook, Mar., 1913.....	10	Manteno, May, 1904.....	8
Hebron, July, 1909.....	8	Kingston, July, 191.....	8	Maple Park, Sept., 1906.....	8
Henderson, May, 1914.....	10	Kinmundy, May, 1905.....	9	Maquon, Feb., 1906.....	10
Hennepin, Mar., 1906.....	9	Kinsman, Apr., 1907.....	9	Marengo, June, 1908.....	8
Henning, Aug., 1905.....	10	Kirkland, Sept., 1908.....	9	Marine, Apr., 1909.....	9
Henry, Mar., 1904.....	7	Kirkwood, May, 1904.....	9	Marion*, 1916.....	7
Herrick, May, 1907.....	10	Knoxville, Aug., 1907.....	7	Marissa, Apr., 1909.....	9
Herrin*, 1916.....	8	Kortkamp, (See Hillsboro),		Mark, July, 1913.....	8
Herscher, June, 1903.....	9	1916.....	7	Maroa*, 1916.....	8
Hersman, Mar., 1903.....	10			Marquette, (See Spring Val-	
Hettick, Nov., 1908.....	10	LaCade, Nov., 1904.....	10	ley).....	8
Heyworth, Mar., 1909.....	9	Lacon, Mar., 1904.....	7	Marselles, Sept., 1904.....	7
Hicks Junction*, (See Spring		Ladd, July, 1906.....	8	Marshall, Sept., 1903.....	7
Valley).....	8	LaFayette, Oct., 1905.....	10	Martinsville, Apr., 1914.....	10
Hidalgo, Feb., 1911.....	10	LaFox, Jan., 1903.....	10	Martinton, Apr., 1912.....	9
Highland, Feb., 1910.....	9	LaHarpe, Oct., 1911.....	7	Maryville, May, 1910.....	9
Highland Park, Aug., 1909.....	7	LaHogue, June, 1911.....	10	Mascoutah, Sept., 1909.....	8
Highwood, Aug., 1909.....	7	Lake Bluff, Feb., 1909.....	9	Mason, June, 1913.....	10
Hillsboro*, 1916.....	7	Lake Forest, Aug., 1909.....	7	Mason City, May, 1904.....	8
Hillsdale, June, 1914.....	9	Lake Villa, Jan., 1910.....	10	Mathersville, Jan., 1912.....	10
Hillview, Jan., 1908.....	10	Lakewood, May, 1914.....	10	Mattoon*, 1916.....	7
Hindsboro, Apr., 1908.....	9	Lake Zurich, Mar., 1913.....	8	Mauie, Jan., 1912.....	10
Hinsdale, Aug., 1909.....	7	LaMoile, Mar., 1907.....	10	Mayview, June, 1913.....	10
Hodges Park, Jan., 1905.....	10	Lanark, July, 1908.....	8	Mazon, July, 1909.....	9
		LaPlace, June, 1913.....	10	McHenry, Aug., 1904.....	8
		LaRose, Dec., 1908.....	10	McLean, Mar., 1909.....	10

N. B.		N. B.		N. B.	
Name of city.	Grade.	Name of city.	Grade.	Name of city.	Grade.
McLeansboro, May, 1911.....	7	Newport, (See Madison).....	8	Plainville, Oct., 1911.....	10
Meadows, Oct., 1914.....	10	New Salem, Apr., 1906.....	10	Plano, Oct., 1908.....	7
Mechanicsburg, Apr., 1906.....	10	Newton, May, 1915.....	7	Pleasant Hill, Jan., 1908.....	10
Media, June, 1915.....	10	New Windsor, June, 1903.....	9	Pleasant Plains, Feb., 1906.....	9
Medora, Aug., 1906.....	10	Nankies*, 1916.....	9	Plymouth, Jan., 1906.....	9
Melvin, Mar., 1913.....	8	Nilwood, Sept., 1908.....	10	Pocahontas, Feb., 1911.....	10
Mendon, Sept., 1911.....	9	Noble, May, 1912.....	10	Polo, June, 1904.....	7
Mendota, Dec., 1913.....	7	Nokomis*, 1916.....	8	Pontiac*, 1916.....	8
Mercedosa, June, 1906.....	10	Nora*, Mar., 1903.....	10	Pontoosuc, Aug., 1912.....	10
Metamora, Apr., 1904.....	7	Norris City, Apr., 1906.....	10	Poplar Grove, Apr., 1910.....	9
Metcalfe, Feb., 1906.....	10	Normal, Mar., 1908.....	8	Port Byron, Mar., 1907.....	10
Metropolis, May, 1912.....	8	North Alton, (See Alton).....	7	Potomac, July, 1912.....	9
Middletown, Nov., 1914.....	10	North Chicago, Nov., 1908.....	7	Potomac City, June, 1914.....	10
Milan, June, 1914.....	8	North Crystal Lake*, (See	7	Prairie du Rocher, Sept.,	10
Milford, Mar., 1914.....	8	Crystal Lake).....	7	1908.....	10
Mill Creek, Jan., 1905.....	10	North Henderson, Aug., 1911.....	10	Preemption, Mar., 1903.....	10
Millersville, Oct., 1910.....	8	Norris, (See Canton).....	10	Princeton, Sept., 1912.....	7
Manlius, Oct., 1915.....	8	Oakford, Sept., 1908.....	10	Princetonville, Apr., 1915.....	8
Millington, Dec., 1906.....	10	Oakland, Aug., 1911.....	9	Prophetstown, Mar., 1914.....	8
Mill Shoals, Apr., 1906.....	10	Oaklawn, (See Danville).....	7	Pulaski, Nov., 1914.....	8
Milstadt, July, 1909.....	9	Oakwood, Dec., 1908.....	10	Putnam, May, 1905.....	10
Milwina, Jan., 1912.....	10	Oblong, Sept., 1914.....	10		
Mineral, Sept., 1911.....	10	Oconee, May, 1907.....	10	Quincy*, 1915.....	4
Mnier, Apr., 1904.....	8	Odell, Nov., 1903.....	8		
Minokk, Mar., 1904.....	7	Odin, Nov., 1908.....	8	Rainey, Apr., 1907.....	10
Minooka, Dec., 1911.....	8	O'Fallon, Oct., 1909.....	8	Rankin, Nov., 1905.....	9
Mitchell, Apr., 1909.....	10	Ogden, June, 1911.....	9	Ransom, May, 1907.....	8
Modesto, Aug., 1906.....	10	Oglesby, Sept., 1913.....	10	Rantoul, Aug., 1907.....	7
Mokena, July, 1909.....	9	Ohio, Apr., 1907.....	8	Rardin, Mar., 1914.....	10
Moline*, 1916.....	4	Ohlman, May, 1907.....	10	Raritan, June, 1903.....	10
Momence, June, 1903.....	7	Okawville, Dec., 1908.....	10	Raymond, Feb., 1906.....	10
Monese, May, 1904.....	8	Olive Branch, Jan., 1905.....	10	Red Bud, Sept., 1915.....	8
Monica, May, 1914.....	10	Olmstead, Nov., 1903.....	10	Reddick, Nov., 1909.....	9
Monmouth*, 1916.....	7	Olney*, 1916.....	8	Redmon, Jan., 1915.....	10
Monroe Center, Feb., 1914.....	10	Omaha, Dec., 1905.....	10	Reeves, Feb., 1909.....	10
Montgomery*, (See Aurora).....	6	Onarga, May, 1905.....	7	Reynolds, June, 1915.....	10
Monticello, Mar., 1910.....	7	Oneida, June, 1913.....	10	Reynoldsville, Nov., 1913.....	10
Montrose, May, 1907.....	10	Oquawka, May, 1905.....	9	Richmond, Feb., 1906.....	9
Morris, July, 1910.....	7	Orangeville, June, 1905.....	8	Ridge Farm, Nov., 1909.....	9
Morrison, July, 1904.....	7	Oregon, Jan., 1909.....	8	Ridgway, Apr., 1907.....	10
Morrisville*, 1916.....	9	Orion, Apr., 1912.....	9	Rio, Dec., 1911.....	10
Morton, Feb., 1911.....	9	Oswego, Oct., 1903.....	8	Riverton*, 1916.....	9
Mound City, Oct., 1915.....	7	Ottawa*, 1916.....	7	Roanoke, June, 1914.....	8
Mounds, Apr., 1913.....	7	(Reprint, Oct., 1910.)	8	Roberts, July, 1908.....	9
Mt. Auburn, Dec., 1905.....	10	Owaneco, Mar., 1908.....	10	Robinson, Nov., 1914.....	7
Mt. Carmel*, 1916.....	7	Opdyke, Mar., 1915.....	10	Rochelle, May 1908.....	8
Mt. Carroll, June, 1908.....	8			Rochester, Feb., 1908.....	10
Mt. Morris, June, 1904.....	9			Rockbridge, Mar., 1914.....	10
Mt. Olive*, 1916.....	7			Rockefeller, Jan., 1910.....	10
Mt. Pulaski*, 1916.....	7			(Now known as Area.)	
Mt. Sterling, Mar., 1908.....	7			Rock Falls, (See Sterling).....	7
Mt. Vernon*, 1916.....	7			Rockford*, 1916.....	4
Mt. Zion, Nov., 1913.....	10			Rock Island*, 1916.....	5
Moweaqua, July, 1905.....	8			Rockport, Jan., 1913.....	10
Mulberry Grove, June, 1913.....	10			Rockdale, (See Joliet).....	8
Muncie, Jan., 1912.....	10			Rockton, Oct., 1908.....	8
Murdock, Apr., 1908.....	10			Roodhouse, Apr., 1906.....	8
Murphysboro*, 1916.....	8			Rose Hill, June, 1913.....	10
Murrayville, Dec., 1911.....	9			Roselle, May, 1908.....	9
				Rossville, Jan., 1912.....	8
Nameoki, Apr., 1909.....	10			Rosclare, May, 1913.....	10
Naperville, Apr., 1910.....	7			Rossville, Mar., 1914.....	8
Napies, Oct., 1914.....	10			Round Knob, May, 1913.....	10
Nashville, June, 1907.....	8			Round Lake, Nov., 1913.....	8
Nauvoo, Mar., 1915.....	7			Rowe, Feb., 1909.....	10
Nebo, Sept., 1905.....	10			Royalton, Jan., 1915.....	10
Neoca, Sept., 1915.....	9			Rushville, Apr., 1914.....	7
Nepomset, Mar., 1907.....	9			Rutland, Apr., 1907.....	10
Nevada, Feb., 1909.....	10				
Newark, Nov., 1915.....	9			Sadorus, Feb., 1912.....	10
New Athens, Jan., 1913.....	7			Sailor Springs, Nov., 1908.....	10
New Baden, Feb., 1911.....	8			Salem, June, 1913.....	8
New Berlin, Apr., 1912.....	10			Sandoval, Oct., 1908.....	9
Newbern, (See Dow).....	10			Sandwich, Apr., 1910.....	7
New Boston, Apr., 1912.....	10			San Jose*, 1916.....	8
New Brownfield, June, 1908.....	10			Saumenu, Feb., 1914.....	7
New Burnside, Apr., 1906.....	10			Savanna, July, 1904.....	7
New Canton, Oct., 1911.....	10			Saybrook, Mar., 1909.....	10
New Douglas, July, 1903.....	10			Scales Mound, May, 1910.....	10
New Haven, Dec., 1912.....	10			Schram City, (See Hillsboro).....	10
New Holland*, 1916.....	9			Sciota, Sept., 1903.....	10
New Lenox, Sept., 1909.....	10			Seaton, Dec., 1912.....	9
Newman, Jan., 1910.....	10			Seatonville, Oct., 1908.....	9
New Milford, May, 1911.....	10			Secor, Nov., 1906.....	8

N. B.		N. B.		N. B.	
Name of city.	Grade.	Name of city.	Grade.	Name of city.	Grade.
Seneca, Nov., 1903.....	9	Swan Creek, Nov., 1908.....	10	Waggoner, May, 1912.....	10
Serena, Jan., 1912.....	10	Sycamore, Dec., 1908.....	8	Walnut, Dec., 1903.....	7
Sesser, June, 1914.....	10	Sugar Grove, Sept., 1915.....	10	Waltonville, May, 1913.....	10
Seymour, Nov., 1913.....	10	Table Grove, June, 1905.....	10	Wanlock, May, 1903.....	10
Shabbona, Sept., 1906.....	8	Taft, (See Standard).....	9	Wapella, Apr., 1911.....	9
Shannon, Sept., 1908.....	8	Tallula, Jan., 1912.....	10	Warren, June, 1910.....	7
Shawneetown, May, 1905.....	10	Tamarac, June, 1907.....	10	Warrensburg*, 1916.....	8
Sheffield, Aug., 1906.....	8	Tamms, Mar., 1914.....	10	Warsaw, Apr., 1909.....	8
Shelby lls, Mar., 1914.....	8	Tampico, Dec., 1912.....	8	Washington, Mar., 1911.....	10
Sheldon, Feb., 1904.....	7	Taylor Springs, (See Hills- boro).....	10	Washington, Apr., 1904.....	8
Sher dan, Dec., 1912.....	10	Taylorville*, 1916.....	7	Wataza, Apr., 1907.....	9
Sherrard, Sept., 1908.....	8	Tennessee, Apr., 1912.....	10	Waterloo, Nov., 1904.....	7
Shiloh, July, 1909.....	10	Teutopolis, July, 1907.....	9	Waterman, June, 1912.....	9
Sh pman, Jan., 1908.....	10	Thawv lls, Aug., 1911.....	9	Watseka, July, 1913.....	8
Shumway, June, 1907.....	9	Thayer*, 1916.....	9	Wauconda, Mar., 1914.....	9
Sibley, Nov., 1909.....	8	Thebes, Mar., 1913.....	10	Waukegan*, 1916.....	5
Sidell, July, 1905.....	9	Thomasboro, June, 1912.....	9	Waverly*, 1916.....	9
Sidney, Nov., 1907.....	9	Thompsonville, Apr., 1907.....	10	Wayne C ty, May, 1906.....	10
Sigel, Mar., 1909.....	9	Thomson, Jan., 1905.....	8	Waynesv lls, May, 1912.....	8
Silv s, Apr., 1910.....	8	Tlden, Mar., 1912.....	10	Weldon, Mar., 1914.....	10
Simpson, Jan., 1912.....	10	Titon*, (See Danville).....	5	Well ington Nov., 1905.....	10
Smithboro, June, 1906.....	10	T mewell, Feb., 1915.....	10	Wenona, Mar., 1904.....	7
Sm thfield, May, 1905.....	10	T sk lwa, Sept., 1913.....	8	West Brooklyn, Mar., 1913.....	9
Sm thshire, Nov., 1905.....	10	Toledo, Mar., 1910.....	10	West Ch cago, June, 1913.....	7
Sm thton & Douglas, July, 1909.....	10	Tolono, Oct., 1913.....	8	Westfield, May, 1914.....	8
Somonauk, Oct., 1903.....	7	Toluca, Mar., 1904.....	8	West Frankfort, Mar., 1906.....	10
Sorento, Apr., 1904.....	9	Tonica, Mar., 1910.....	9	West Liberty, Jan., 1913.....	10
South Beloit, Dec., 1908.....	10	Torino, Dec., 1912.....	10	West McHenry, (See Mc- Henry), Aug., 1904.....	8
South Danv. lls, (See Dan- ville).....	7	Toulon, May, 1912.....	7	Weston, Nov., 1910.....	10
South Wilmington, Jan., 1910.....	9	Towanda, Mar., 1908.....	10	West Point, July, 1905.....	10
Sparland, June, 1912.....	10	Tower H ll, Aug., 1905.....	8	West Salem, Apr., 1906.....	8
Sparta, Aug., 1908.....	7	Tremont, June, 1913.....	8	Westville, Oct., 1910.....	9
Springer, Apr., 1906.....	10	Troy, Feb., 1910.....	9	Wetstug, June, 1908.....	10
Springfield*, 1916.....	5	Troy Grove, Aug., 1909.....	10	Wheaton, June, 1913.....	8
Spring Valley*, 1916.....	8	Tunnel, Hill, Jan., 1912.....	10	Wh t Hall, July, 1909.....	8
St. Anne, July, 1905.....	7	Tuscola, Feb., 1904.....	7	White Heath, June, 1913.....	10
St. Augustine, Aug., 1907.....	10	Ullin, Apr., 1911.....	10	Will amsfield, June, 1905.....	10
St. Charles*, 1916.....	8	Union, Nov., 1914.....	9	Will amson, Mar., 1913.....	10
St. David, Mar., 1911.....	9	(McHenry County.).....		W ll amsville, July, 1906.....	10
St. Elmo, Apr., 1905.....	9	Unity, (See Hodges Park).....	10	Willisville, Oct., 1908.....	9
St. Francisville, June, 1907.....	9	Upper Aiton, May, 1909.....	8	Willow Hill, Nov., 1907.....	10
St. Jacob, Apr., 1909.....	9	Urbana*, 1916.....	6	Wilmington Sept., 1915.....	7
St. John*, (See Duquoin).....	8	Utica, Dec., 1914.....	10	Winchester, Nov., 1914.....	8
St. Joseph, Jan., 1905.....	10	Union, Apr., 1914.....	10	Windsor, Apr., 1914.....	10
St. Libory, Sept., 1909.....	10	(Clark County.).....		Winfield, Aug., 1912.....	10
Ste. Marie, June, 1913.....	10	Valmeyer, Oct., 1913.....	10	Wineago, Apr., 1908.....	10
St. Peter, Mar., 1909.....	10	Vandalia, July, 1913.....	8	Winslow, May, 1905.....	9
Standard, June, 1913.....	9	Van Orin, Feb., 1904.....	10	W nthrop Harbor, Feb., 1907.....	9
(Now known as Taft.).....		Varna, Aug., 1907.....	10	W t t, May, 1907.....	10
Stanford, Apr., 1912.....	8	Venice, Jan., 1909.....	8	Wolf Lake, Feb., 1915.....	10
Staunton*, 1916.....	8	Vergennes, May, 1909.....	10	Woodhull, Dec., 1905.....	7
Steeleville, Mar., 1909.....	10	Vermilion, Jan., 1906.....	10	Woodlawn, Jan., 1915.....	10
Stearns*, 1916.....	5	Vermilion Grove, June, 1912.....	10	Woodlawn, Sept., 1906.....	8
Steward, Mar., 1910.....	8	Vermilion Heights*, (See Danville).....	5	Wood River, Oct., 1913.....	7
Stewardson, June, 1907.....	10	Vermont, July, 1905.....	10	Wood R ver Heights, (See Wood River).....	10
Stilman Valley, June, 1911.....	10	Verona, Sept., 1909.....	10	Woodson, Apr., 1906.....	10
Stoddale, Apr., 1903.....	10	Versailles, June, 1906.....	10	Woodstock, June, 1908.....	7
Stockton, June, 1915.....	7	Victoria, May, 1914.....	10	Worden, May, 1908.....	9
Stonesfort, Apr., 1906.....	10	Vienna, Feb., 1905.....	9	Wyandot, July, 1906.....	9
Stonington*, 1916.....	7	Villa Grove, Dec., 1908.....	10	Wyoming, June, 1914.....	8
Strasburg, Jan., 1914.....	9	Villa R dge, Feb., 1914.....	10	Xenia, Dec., 1908.....	9
Strawn, Apr., 1914.....	8	Viola, Apr., 1909.....	10	Yale, June, 1913.....	10
Streator*, 1916.....	6	Virdeen*, 1916.....	8	Yates City, Nov., 1913.....	10
(Reprint, June, 1911.).....		Virginia, June, 1906.....	9	Yorkville, Feb., 1905.....	8
Stronghurst, Nov., 1905.....	9	Wadsworth, May, 1909.....	10	Youngstown, Apr., 1903.....	10
Sublette, Apr., 1907.....	8			Zeigler, June, 1912.....	8
Sullivan, Feb., 1912.....	9			Zion City, Aug., 1908.....	7
Summerfield, Mar., 1909.....	10				
Sumner, Aug., 1907.....	10				

GRADING OF COOK COUNTY, ILLINOIS, CITIES AND TOWNS BY THE CHICAGO BOARD OF UNDERWRITERS.

Numbered by the National Board on Their Plan.

Name of city.	Grade.	Name of city.	Grade.	Name of city.	Grade.
Alpine.....	10th	Harvey.....	7th	Orchard Place.....	10th
Argo.....	9th	Hawthorne.....	8th	Orland.....	9th
Arlington Heights.....	9th	Hazel Crest.....	10th	Palatine.....	9th
Barrington.....	8th	Highland.....	10th	Palos Park.....	10th
Bartlett.....	10th	Hilside.....	10th	Palos Springs.....	10th
Bellwood.....	9th	Homewood.....	9th	Park Ridge.....	8th
Bernice.....	10th	Hodkins.....	10th	Phoenix.....	8th-10th
Berwyn.....	7th	Hubbard Woods.....	8th	Posen.....	10th
Blue Island.....	7th	Justice Park.....	10th	Resurrection.....	10th
Braes de.....	10th	Kenilworth.....	9th	Richton.....	10th
Broadview.....	10th	Kolze.....	10th	R verdale.....	9th
Brookfield.....	8th	LaGrange.....	6th	River Forest.....	8th
Burnham.....	9th	LaGrange Park.....	8th	R ver Grove.....	10th
Burns de.....	6th	Lambert.....	10th	Rivers de.....	8th
Burr Oak.....	10th	Lansing.....	10th	Riverview.....	10th
Chicago.....	3d	Lemont.....	9th	Schaumburg.....	10th
Chicago Heights.....	6th	Leyden.....	10th	Sharp Corners.....	10th
Chicago Ridge.....	10th	Lyons.....	9th	Shermerville.....	10th
C cero.....	8th	Ma ne.....	10th	South Chicago Heights.....	9th
Clyde.....	8th	Mannheim.....	10th	South Holland.....	10th
Congress Park.....	8th	Matteson.....	10th	Spaulding.....	10th
DesPlaines.....	9th	Maywood.....	7th	Steger.....	9th
Dolton.....	9th	Meirose Park.....	8th	Stickney.....	10th
Drexel.....	8th	Midlothian.....	10th	Summit.....	9th
Elk Grove.....	10th	Morton Grove.....	9th	Sutton.....	10th
Evanston.....	4th	Morton Park.....	8th	Techney.....	10th
Evergreen Park.....	10th	Mt. Forest.....	10th	Thornton.....	10th
Fairview.....	10th	Mt. Greenwood.....	10th	Tinley Park.....	9th
Feehanville.....	10th	Mt. Hope.....	10th	Warren Park.....	8th
Flossmoor.....	10th	Mt. Prospect.....	10th	Welcome.....	10th
Forest Park.....	7th	Niles.....	10th	Western Springs.....	8th
Franklin Park.....	9th	Niles Center.....	9th	West Hammond.....	8th
Glencoe.....	8th	North Northfield.....	10th	West Harvey.....	8th
Glenview.....	10th	Norwood Park.....	6th	Wheeling.....	8th
Glenwood.....	10th	Oak Forest.....	10th	Willow Springs.....	10th
Globe Station.....	10th	Oak Glen.....	10th	Winnetka.....	7th
Gosselville.....	10th	Oak Lawn.....	10th	Winnetka.....	8th
Golf.....	10th	Oak Park.....	5th	Wireton.....	10th
Grant Park.....	8th	Oak Ridge.....	10th	Worth.....	10th
Gross Point.....	8th				

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