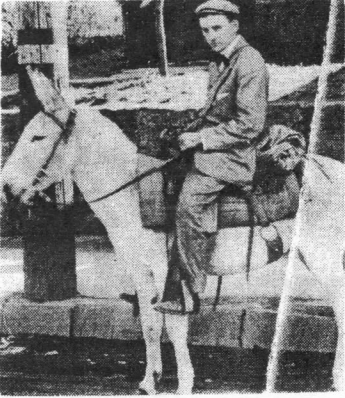


In these times, when it is much more fashionable to be old than young, we hope that we will not draw too much criticism if we boast a little about our age.



Ennis A. Downing started in the insurance business 52 years ago as a farm agent for the National Fire Insurance Co. of Hartford, Conn. For 5 years he wrote only farm business but in 1914, the agency acquired Virgil Wynd's insurance business and at a later date that of Charles Heckler.

Billy Binder and George Volle are the only Mt. Pulaski business men who were in their present businesses at the time of the establishment of the Ennis A. Downing Insurance Agency. In order to realize how long ago 1909 was, let's look back at a few other events which took place about that time. This was eight years before the United States entered World War I and 11 years before women were allowed to vote. Rinaldo Bertoni was getting ready to start his restaurant business. Theodore Zimmermann was carpentering with his father, A. F. Zimmermann and George Zimmermann. There were three cigar manufacturers and the Theater Building was but a dream of John L. Beidler, who worked in the basement laying the foundation walls long before anyone knew that this work was being done. Peter Gingry had had a confectionary in a frame building where the Downing Ins. Agency is now located, but it was torn down and a new building constructed by Jacob Romer. The Gingry Confectionary had moved to the north side of the square. There were six barber shops with 10 barbers.

The first telephone exchange was located in the Seyfer Drug Store on the south side of the square, and Alma Connolly

The

DOWNING INSURANCE

52 Years OLD Agency

SALUTES

MT. PULASKI

125 Years OLD

was the first telephone operator. The Danner and Downing clothing store and the Mayer and Shoup grocery and dry goods store were also on the south side of the square. The Mt. Pulaski Windmill Company, operated by A. O. Vonderlieth, the C. F. Schafer Hardware Store, and the Reuben Hershey Furniture Store were on the east side of the square, as was the Masonic Lodge, chartered in 1850 and always located on the east side of the square. Dr. Henry Van Hook was practicing but Dr. Forrest Van Hook and Dr. George Connelly had not started. Attorneys were George Smith, Frank Tomlinson and Carl Bekemeyer. Mike Schick and Conrad Schick operated a shoe store in the building now occupied by Doud's. Bekemeyer and Clear had a grocery and dry goods store where the Holmes garage is now located. Gene Phinney had a grocery store



where Frank Turley is now located, and later moved to the Masonic Building. Dr. Evans and Dr. Fred W. Reinders were dentists. John W. Mayer and O. W. Mayer operated a buggy and harness shop on the south side and later took the agency for Ford cars and built the



Garage which they sold to George Newcomer.

When the agency was started, fire insurance alone was written. Later the companies offered windstorm and still later, hail coverage. The latter was coverage for hail damage to buildings and personal property and not crop hail. It cost an additional one cent per \$100 of coverage. Back in those days people were not often sued for their mistakes so liability insurance was not needed. Automobiles were few and their hazards respected so they were not insured. Workmen's Compensation insurance had not been thought of and the Wright Brothers would not have dreamed of asking an insurance company to insure their flying machine. However, as new kinds of insurance were needed, companies provided the coverages and about the time Carl Unland built the first filling station, now operated by Russell Curtis, the Downing Agency began to branch out into some of the other lines. The Ben Potter harness shop was still in operation and there were still hitching racks north of the present post office, but it was

clear to the more progressive minded people that the automobile had come to stay, so Auto Insurance began to take on some importance. Billy Holmes was operating his business at the site of the present Holmes Garage, and Clarence Downing operated the Mt. Pulaski Auto Co. in the building now occupied by Horn's Standard station and Turner's Garage. The present Hayes Garage had been converted from a livery stable to a garage and autos had already crowded out so many hitching places that sometimes one had to tie his horse down east of the Hubbard elevator and walk the two blocks to Tony Romer's saloon which was at the location of the present Downing Insurance Agency.

Ennis A. Downing moved to the building north of the Farmers Bank in 1943, where he shared the building with Julian Downing, his son, who was in the jewelry business. In 1955, Eugene and Zedna



Downing took over the agency which moved to the First National Bank Building in 1957 to make room for the Farmers Bank vault.

In 1960 the DOWNING INSURANCE AGENCY became a

partnership between Gene Downing and Bill Downing.

It has been within the past few years that the HOME-OWNERS PACKAGE policies have become available and popular. These policies afford coverage on the DWELLING and PERSONAL PROPERTY, including THEFT and personal LIABILITY. There are hundreds of ways a Homeowner policy can be written. The differences in cost depend on the amount of insurance covering each item and the hazards against which one wishes to insure. Very recently the Farmowner package policy became available. We like to write package policies but we also like to write auto insurance, life insurance, workmen's compensation insurance and all the others. Our specialty is not any one kind of insurance but rather our specialty is the kind of insurance our customer happens to need.



THE DOWNING INSURANCE AGENCY HAS SERVED THE MT. PULASKI COMMUNITY FOR MANY YEARS AND WE HOPE TO BE FORTUNATE ENOUGH TO CONTINUE THAT SERVICE FOR MANY YEARS TO COME. WE THANK THOSE WHO HAVE HAD THE CONFIDENCE TO ENTRUST THEIR LIFE, PROPERTY, LIABILITY AND OTHER LINES OF INSURANCE WITH OUR AGENCY AND WE PLAN TO BE HERE IF AND WHEN WE ARE NEEDED TO PROVE YOUR TRUST IN US WAS JUSTIFIED.

If you have permitted us to do so, it is likely that we have placed your insurance with one of the following companies which have many things in common. They are all stock companies, have all been with us a long time and all believe in the American Agency System in which your insurance is in the hands of a LOCAL INDEPENDENT AGENT.

NATIONAL FIRE Insurance Co. appointed Ennis A. Downing as their farm agent in this area in 1909. In 1914, the other lines written by National were acquired from Virgil Wynd. Since that time National has occupied an important place in the agency. The tank car explosion gave the company an excellent opportunity to prove what it would do with catastrophe losses. National alone paid \$79,740 of the more than \$200,000 paid for this agency's explosion losses. CROP HAIL makes up a significant part of our business with National. Although we write hail insurance in other companies, also, for many years National has annually covered nearly a million dollars worth of crops.

BITUMINOUS CASUALTY Corporation has been represented by us since 1938. As the name might indicate, Bituminous had its beginning in the coal mines, where it specialized in writing Workman's Compensation and Liability insurance for a class of business not wanted by other insurance companies of that time. Although less than 15% of the present coverage is with the coal mines, the company is still a leader in the writing of WORKMAN'S COMPENSATION and Liability risks. If you ask a local contractor, painter, fuel dealer or other businessman what company writes his Workman's Comp-

sation and Liability insurance, chances are 2 to 1, he'll say Bituminous.

HARTFORD FIRE Insurance Company, having celebrated its 150th anniversary in 1960, is 26 years older than Mount Pulaski. Now in 1861, when Mt. Pulaski was 25 years old, Hartford insured Abraham Lincoln for damage by fire to his home in Springfield, Illinois. The policy covered the dwelling for \$3000, the carriage house for \$75 and the wood house and privy (apparently under the same roof) for \$125. In 1859 Hartford insured the home of Robert E. Lee. Anyone wishing a copy of Lincoln's policy and Lee's application for FIRE insurance can obtain the same from the Downing Agency as long as they last.

FREEPORT INSURANCE has been called upon by us for the past 24 years for auto and FARM LIABILITY insurance. Altho Farm Liability insurance has been available for many years, the need for it by both the farm owner and the operator has not been fully realized until recently. No one should own or operate a farm without this low-cost protection.

FRANKLIN LIFE Ins Co. needs no introduction to the people of Mt. Pulaski. Everyone buys some kind of

life insurance with the hope and expectation of not using it for a longtime. Does it make sense to suggest that you purchase your life insurance from an agency which has been around these parts for over 50 years and has plans to be here another 50 years to assist your family when the need arises? We plan to do that for those of you who have the foresight and confidence to allow our agency to choose your LIFE insurance company for you.

When you buy insurance look for the seal of the INDEPENDENT INSURANCE AGENT.



If he is a truly independent agent he will SERVE YOU FIRST!

FIREMAN'S FUND Insurance Company we believe, has been sold in Mt. Pulaski for a longer period of time than any other company. Our FARM COVERAGES, including farm buildings and personal property as well as crop hail, make up a large part of our Fireman's Fund business. Fireman's Fund, organized after

Mt. Pulaski was 27 years old, has its home office in San Francisco, California. Many insurance companies less "well headed" were put out of business when the San Francisco earthquake struck in 1906. We are proud to represent a company which could sit in the middle of that catastrophe and survive.

HARTFORD ACCIDENT AND IDEMITY

Co. has been represented by us since that company was 18 years old. We place many lines with A & I but find the company most useful to us in the health and accident field, especially the MAJOR MEDICAL coverage. We feel that the major medical policy which offers, at a relatively low premium, coverage for a catastrophe illness to be the best buy in health insurance. It makes sense to us to exchange that high cost, low maximum benefit hospitalization policy for a low cost, high maximum benefit major medical policy.

ILLINOIS NATIONAL Ins. Company of Springfield, Illinois, insures most of our larger auto fleets as well as other lines. It is interesting to note that in 1955, while in the skywatch tower, Harry Milner spotted a burglar breaking into the Curtis Oil Station and jotted down his license number, leading to the burglar's arrest. Illinois National not only insured Curtis for the

THEFT but also insured the auto which had been stolen in Harristown. Illinois National was grateful to Harry for his quick thinking.

FIDELITY PHENIX

Ins. came into our agency on January 7, 1915. Besides the usual fire and E. C. business we have used Fidelity Phenix for art glass policies which cover the art glass windows in churches. It costs very little to cover CHURCH WINDOWS for breakage and other perils. Fidelity Phenix is a member of the America Fore Group with assets in excess of \$1,600,000,000, so this company can handle most risks we have to offer.

MOTOR VEHICLE CASUALTY

Company's secretary, Eldon Link, appointed our agency to represent that company in 1934. When Mr. Link learned of our Sil-Tennial he wrote a sincere letter of congratulations. Our business with this company has been mostly auto insurance. Occasionally someone comes to our office and asks if we write AUTOMOBILE insurance. Such a question is like asking "Fritz" Zimmermann if he sells canned goods. Almost a third of our premium volume is for automobile insurance, so it is important to us that we keep those many folks happy who have given us the opportunity to cover their autos for them.