

Urges Farmers to Patronize State Hail Insurance Plan

STATE COMMISSIONER BELIEVES BEST INTERESTS CAN BE SERVED BY WORKING WITH STATE DEPARTMENT

A word to the wise is sufficient. From now on the farmer will plan how he might best protect his growing crops against losses by hail. In view of the enormously high prices of seed and labor, as well as the prospects for high grain prices next fall, it will be readily understood that the magnitude of the investment is too great, and the problem of a successful harvest too important to be dealt with lightly, or in a careless, unbusinesslike manner. While the items that enter into the making and saving of a crop are many, I shall confine myself to that of insurance.

It is a well known fact that heavy losses by hail storms are visited upon our crops every summer. The farmer seeks to prevent loss by frost by sowing his grain and vegetables within the season least subject to freezing. He tries to prevent loss thru shelling, by beginning to cut the grain somewhat on the green side. These are precautions necessitated by experience. Hail storms are absolutely non-preventable, hence man invented the plan of protecting himself against their ravages by means of insurances. I heard once, an insurance man claim that the earliest known instance of insurance was found in the Bible story, when Joseph stored up the surplus of the fat and bounteous years, thereby insuring against the lean years that followed. I shall not dispute this version, but am sorry to know that it was not organized on a strictly mutual basis, for, if I read the history correctly, Pharaoh and his keen-sighted business manager, Joseph, made considerable capital out of the first insurance venture! This is also true of many latter day companies, operated for profit. There is nothing wrong in this however, as long as we permit such profit-taking system by law.

In view of all the admonition we now read and hear about economy and saving, I feel I am only doing my duty as a state official, when I call attention to the insurance problem. We have in our state four plans for insuring crops against hail: Self-insurance, so-called line insurance, mutual insurance and state insurance. Of these plans, the line insurance is the most costly to the North Dakota farmers, because such companies are operated for profit to the stockholders, and because most of them are organized in the states, thus taking sums of our money out of North Dakota.

The State mutuals charge practically the same rates as the line companies, but they return to the policyholder pro rata whatever funds might be left, after all operating expenses have been paid. As will be seen, all the money under this plan is kept in the state. As for the self insurance, this is the cheapest of all the plans because here nothing is paid out in salaries, dividends or overhead expenses in general, and no time wasted with agents and adjusters. But, as the cheapest is not always the best, many find this to be true about half insurance. It depends on the circumstances. A great many farmers owe money, and are paying high rates of interest on their debts. In many instances it means success or ruin to save or lose a good crop, especially under stress of abnormal times like these.

I therefore take it, that the provident farmer will this year more than ever before, look to one or another of the afore mentioned insurance schemes for protection of his crops, and with your permission, let me call to your attention, that last, but not least, we have the state hail insurance. This plan of insurance has been in operation for six years, with limited success. This for several reasons, some of which are as follows: The law provides that the assessor shall take the applications when on his rounds assessing property. But, as the assessors duties and before the season for writing the bulk of hail insurance begins, very little business is written by the assessors. They can write insurance any time later,

but the fee is only one-half cent per acre, and few will make the extra trip. Another reason is that cash must accompany an application for state insurance. This is a great handicap and loses much business for the state, especially since the banks offer to carry notes taken for insurance without interest until fall.

In my opinion the greatest handicap to a general patronage is, perhaps the utter lack of funds for boosting and publicity. The great majority of farmers either know nothing about the plan, or they have a warped view of it because of opposing influences be-littling the real merits of the proposition. The saddest of it all is that many assessors have refused to carry blanks or even mention state insurance to the farmers, thus violating the law, which makes this one of his official duties, as much as asking how many horses a man has subject to assessment, is his duty.

Allow me to point out why I think a farmer should patronize state insurance; Because it is his own institution and all the premiums are kept within the state. It is the cheapest of all (except self insurance); that is the most economical because of the extremely low operating expense; yet it is adequate and safe, because you get exactly what you pay for.

With apologies to Mr. W. W. Felson, Auditor of Pembina County, I present the following comparative tables:

State plan: Premium on 100 acres at 30c—\$30.00.
Assessors fee—50.
Maximum insurance loss—\$800.00.
Old line plan, 65c rate: Premium on \$800.00 insurance—\$52.00.
Maximum insurance loss—\$800.00.
This shows a saving of \$21.50 under state plan.

In case of \$30.00 had to be borrowed for six months at the rate of ten per cent, the cost under state plan would be about \$32.00, or a saving of \$20.00 over the old line plan.

To those who object to the state plan for the reason that it does not offer the amount of protection they want I would suggest an example:

A man is in the market for five milk cows. One neighbor has four good cows at \$40.00 each and another neighbor has five for sale but asks \$60.00 for them. The grade of the animals being equal in both instances, the wise buyer will take the four cows first at \$40.00 and buy only one at \$60.00, if he must have the five. Why not do likewise when you buy hail insurance?

A word to the wise is sufficient!
S. A. Olness,
Commissioner of Insurance.

Corns Loosen Off With Magic "Gets-It"

2 Drops Do the Work, Painlessly.

"I tell you, before I heard of 'Gets-It' I used to try one thing after another for corns. I still had them. I used bandages and they made my



Corns Drive You Mad? Try "Gets-It" and They'll Feel Right Off!

toe so big it was murder to put on my shoe. I used salves and other things that ate off more of the toe than they did the corn. I'd cut and dig with knives and scissors, but now no more fooling for me. Two drops of 'Gets-It' did all the work. It makes the corn shrivel and get so loose that you can just pick it right off with your fingers!

There has been nothing new discovered for corns since "Gets-It" was born. It's the new way—the common-sense, simple, sure way. "Gets-It" is sold everywhere, 25c a bottle, or sent on receipt of price by E. Lawrence & Co., Chicago, Ill.

Sold in Williston and recommended as the world's best corn remedy by Erich Kather, S. J. Creaser and Williston Drug Co.

WILLISTON BOY BUYS A STORE

T. J. Mahoney Is Partner In New Firm That Acquires Three Winners At Minot—Is Experienced Man

James Huyck, the well known Meyer shoe salesman, and T. J. Mahoney of Williston have bought the Three Winners Clothing store at Minot, located in the new Parker hotel block on East Central avenue, from Nathan Klein and in the future the place will be known as the Huyck & Mahoney Clothing store.

The new proprietors are already getting the stock in the best of shape and will add new lines as rapidly as possible. They will close out certain lines at bargain prices.

Mr. Huyck will continue his work on the road and the store will be under the supervision of Mr. Mahoney. The latter has been engaged in the business for fifteen years and until recently was connected with Green-gard Bros. of Williston.

The new proprietors are popular in the northwest and have won an enviable reputation for square dealing. They will undoubtedly do a very nice business. They carry a general line of clothing, furnishings and shoes.

If your business is not worth advertising advertise it for sale in the Graphic.

An ad in the classified columns of the Graphic means that it meets the eyes of 12,500 prospective buyers.

SALTS IF BACKACHE AND KIDNEYS HURT

Drink lots of water and stop eating meat for a while if your Bladder troubles you.

When you wake up with backache and dull misery in the kidney region it generally means you have been eating too much meat, says a well-known authority. Meat forms uric acid which overworks the kidneys in their effort to filter it from the blood and they become sort of paralyzed and loggy. When your kidneys get sluggish and clog you must relieve them, like you relieve your bowels; removing all the body's urinous waste, else you have backache, sick headache, dizzy spells; your stomach sour, tongue is coated, and when the weather is bad you have rheumatic twinges. The urine is cloudy, full of sediment, channels often get sore, water scalds and you are obliged to seek relief two or three times during the night.

Either consult a good, reliable physician at once or get from your pharmacist about four ounces of Jad Salts; take a tablespoonful in a glass of water before breakfast for a few days and your kidneys will then act fine. This famous salts is made from the acid of grapes and lemon juice, combined with lithia, and has been used for generations to clean and stimulate sluggish kidneys, also to neutralize acids in the urine so it no longer irritates, thus ending bladder weakness.

Jad Salts is a life saver for regular meat eaters. It is inexpensive, cannot injure and makes a delightful, effervescent lithia-water drink.

EIGHTH GRADE FINAL EXAMINATIONS

The next eighth grade final examination will be held Thursday and Friday, May 24 and 25. It will be given at the Court House in Williston, in all town and consolidated schools, and in some of the one room rural schools. The program is as follows:

Thursday
Arithmetic—A. M.
Physiology—A. M.
Civics—P. M.
Orthography—P. M.
Agriculture—P. M.

Friday
Geography—A. M.
Reading—A. M.
Grammar—P. M.
History—P. M.
The examinations will begin each day promptly at 8:30 A. M. One hour and thirty minutes will be allowed for each subject.

Anna M. Peterson,
Co. Supt. of Schools.

The examination for the Teachers' Reading Circle will be held Friday and Saturday, May 18 and 19, at the Court House in Williston.

MOVED

In order to give the Hedderich Company all the room possible we have temporarily given up our space in the Union block and have moved to the room just off main street on Second St., Next door to Green-gards Second street entrance.

You will find us here ready to take

care of your business in our line as usual and we hope our patrons will call at our new quarters.

First Loan And Investment Co.
Same Phone—193
A. J. Field,
F. P. Bergman.

NOTICE FOR BIDS

Sealed bids will be received by the undersigned clerk of school district No. 89, Monday, June 11, 1917, for the erection of a one room school house with full basement according to plans and specifications on file in the office of the county superintendent of schools, Williston, N. Dak., and with the clerk of said school district.

The board reserves the right to reject any and all bids.

J. P. Beisel,
Clerk of School District No. 89,
47-3t. Buford, N. Dak.

BIDS WANTED

Sealed bids will be received by school board of Medicine Lodge school district No. 28 until May 25 for installing a hot air furnace in school house on S W corner of the N W 1-4 of the S W 1-4 Sec. 14-154-100, known as school No. 3, according to specifications on file with Supt. of Schools. Bids must be accompanied by a certified check for \$25.00, successful bidder must furnish bond in double amount of contract price. The right is reserved to reject any or all bids. Board meets May 26 in court room to consider bids. Mail bids to clerk. By order of Board.

47-3t. M. S. Phillips, Clerk.

PUBLIC SALE!

As I am quitting farming I will sell at public auction at my farm, three-fourth mile southeast of Marmon, on section 9 and 10, township 157, range 100, on

SATURDAY, MAY 26, 1917

THE FOLLOWING PROPERTY; BEGINNING AT 11 O'CLOCK A. M.

9 HEAD HORSES 9

1 bay mare with foal, 6 yrs. old, wt. 1200
1 pair black horses 6-7 years old, wt. 2400
1 buckskin mare 8 years old, wt. 1200
1 bay horse 5 years old, wt. 1300

1 gray mare 6 years old, wt. 1200
1 gray gelding 4 years old, wt. 1100
1 yearling mare colt
1 two year old gelding

MACHINERY, ETC.

1 Deering binder, cut about 100 acres, 8 ft. cut
1 John Deere Gang plow
1 hay rake, two mowers
1 50-tooth Boss harrow with harrow cart
2 lumber wagons, grain tank, basket rack
1 buggy
Fanning mill, elevator and sacker
Two sets heavy harness

Forge, anvil, and set blacksmith tools
1 corn planter and sulky cultivator
About 40 bu. white Rocky Mountain seed oats
35 bu. barley, 20 bu. speltz, 100 bu. feed oats
Some potatoes
50 chickens
1 55-gal. oil tank
Household goods

Terms: All sums of \$10 or under cash. On sums over this amount time will be given until November 1, 1917, on bankable paper. Five per cent discount for cash.

CHAS. DUSELL, Owner

W. W. Keltner, Auctioneer.

S. M. Hyde, Clerk

An exceptional opportunity is offered to make money on farming this year. Put in every acre you can and use your credit to buy more land if you can work it. We will lend you the money to do this.

WRITE US, OR COME IN AND SEE US

First Loan & Investment Company

Heffernan Bldg.

Same Phone—193

A. J. FIELD

F. P. BERGMAN