

BUY YOUR HARNESS

—AT—

## DuVal's Harness Store

Where you will find the only complete stock of

**High grade goods**

A square deal

Lowest prices and satisfaction with every purchase

—Yours for business—

**R. W. DuVALL**

110 East Second St.  
Waverly Hotel Block

MINOT, N. D.

### The BACKBONE of the DROUGHT is BROKEN!

Buy land now before the raise in price. I will sell the following tracts, worth the money. All first-class North Prairie farms, and in crop

320 A., N.E. 1/4, Sec. 29 and N.W. 1/4, Sec. 28-157-83.  
270 A., crop.  
160 A., N.W. 1/4, 14-156-82.  
160 A., S.E. 1/4, 14-156-82.  
160 A., S.E. 1/4, 4-158-83.  
160 A., S.W. 1/4, 23-157-83.  
160 A., N.W. 1/4, 8-158-83

### CITY PROPERTY

300 nice level lots on South hill close to Normal site, and in North Minot.

A few houses and lots in various parts of city.

**JOS. HUNT**

Office in rear room  
with John Ehr

Ehr Bldg, Minot

**John Lynch,**

Real Estate  
Loans and  
Farm Insurance

## ASSESSOR ANSWERS COM. GILBREATH

W. C. Gilbreath seems to take exception to what I said about State Mail Insurance.

I would like to have him tell me in the first place where in the Constitution of the United States you can force any one to become an agent against his wishes and compel him to put up bonds for being the same.

As to the statements made by myself that were published in the Judge, being false and misleading, that is not so for in Section 6, State Mail Insurance Law of North Dakota, it says: "The adjusters shall carefully inquire into the condition of the crop before the loss occurred, as to whether it was poor, medium or good, and if they deem it necessary, they shall have the power to call witnesses to testify as to the condition of the crop before the same was damaged or destroyed, and they shall make their estimate and adjustment after ascertaining the condition of the crop, before and after loss has occurred. In estimating the loss, they shall also take into consideration the cost of harvesting, threshing and marketing said crop as if in case no loss had occurred, and deduct the same from the amount that the crop would have brought provided no loss had been sustained, and allow as damages the same proportion that the crop as damaged bears to the crop, if no loss had occurred; provided however, that in no case shall more than eight dollars per acre be allowed for wheat, flax, oats, barley, rye or other grain."

Now it strikes me that instead of being manifestly unfair and untrue, the statement of Mr. Gilbreath that if a man loses his crop, he gets \$8.00 an acre, is misleading, to say nothing about the false part of it.

And further in Sec. 11, it gives the list of expenses as follows:

First: The total amount allowed for adjusting losses.  
Second: The total amount estimated necessary for deputies and clerk hire in the hail insurance department for said year.  
Third: The amount estimated

necessary for books, blanks, stationery, postage and other expenses incident to the running and operation of the said hail insurance department for said year.

The total sum of such expense account shall first be deducted from the total amount of the hail insurance receipts for that year and paid, and if the balance remaining is sufficient, all hail losses shall be paid in full as allowed by the adjusters, but if the expenses and hail losses shall exceed the amount of hail insurance receipts for that year, then the expenses shall be paid first and the losses shall be paid pro rata. However, should there in any one year, after all expenses and losses have been paid, still be a surplus, then such surplus shall remain in the hail insurance fund to be drawn upon in future years as there might be a deficiency.

I know that when some people by systematic wire pulling land a public office, they get an idea that the farmers are old apple knockers and don't know anything, and they think they can frame up such a law as the state hail insurance act and let the farmers pay the shot. They think the farmers are getting a favor done them, but it looks to me as if the favor was given to only such men as W. C. Gilbreath, his deputies and clerks.

Let us hear from you again Mr. Gilbreath. Perhaps you can explain some of the things in the bill so that even a farmer can see it as you do, but I have my doubts.

M. B. PUTNEY,  
Assessor for Wilks Twp.,  
Ward county, N. D.

(No. 77)  
ABSTRACT OF STATEMENT.  
For the Year Ending December 31,  
A. D. 1910.

Of the condition and affairs of the Great Northern Life Insurance Company of Grand Forks, North Dakota, organized under the laws of the state of North Dakota, made to the commissioner of insurance of the state of North Dakota, in pursuance of the laws of said state.

President—Don McDonald.  
Vice Presidents—H. E. Payne and P. R. Johnston.

Secretary—C. A. Hale.  
Principal Office—Grand Forks.  
Attorney for service of process in the state of North Dakota:  
Name, Commissioner of Insurance; location, Bismarck, N. D.  
Organized or Incorporated, March 4, 1910.

Commenced business, September 20, 1910.

|  |             |
|--|-------------|
| CAPITAL.   |             |
| Amount of capital stock paid up in cash                            | \$37,200.00 |
| ASSETS.  |             |
| Loans secured by deeds of trust or mortgages on real estate        | \$23,050.00 |
| Cash on hand and in bank   | 2,190.34    |
| Interest due and accrued   | 578.50      |
| Net amount of deferred and outstanding premiums                    | 47.98       |
| Amount due from Great Northern Underwriters company                | 2,740.00    |
| Amount of all other admitted assets, bank certificates of deposits | 10,828.80   |
| Agents' balances   | 454.35      |
| Total unadmitted assets  | 1,700.00    |
| Total assets   | \$39,689.67 |
| LIABILITIES.   |             |
| Net reserve  | \$516.80    |
| Capital stock  | 37,200.00   |
| Total liabilities  | \$37,716.80 |
| INCOME.  |             |
| New premiums   | \$3,016.91  |
| Total premium income.  | 3,016.91    |
| Interest and dividends received                                    | 465.07      |
| Income from all other sources, surplus paid in on capital stock    | 7,140.00    |
| Total income   | \$10,621.98 |
| EXPENDITURES.  |             |
| Cash paid during the year for commissions and salaries             | \$4,936.94  |
| Rents paid during the  |             |

## Vegetable Plants

We have a great variety of Tomato, Cabbage and Celery Plants that are just right to set out now with the exception of Tomatoes which are too tender on account of late frosts.

## Flowering Plants

Pansies are fine and can be set out now, but other plants such as Geraniums, Salvia, and other bedding plants you should wait until about the 25th of this month.

We have all kinds of Hardy Perennials which can go out at any time.

MAIL ORDERS FILLED

**VALKER'S MINOT GREEN HOUSE**

MINOT, N. D.

## MINOT ACADEMY OF MUSIC

STUDIO and OFFICE  
in Samuelson Block

Phone No. 174 - MINOT, N. D.

Full and complete course in Piano-forte, violin and voice culture. Special course in Theory, Harmony, History and Composition and Brass Band.

Mrs. D. Jessie Finley-Riley Mus. B.  
Director. Phone No. 174

## LANDS AND LOANS

If you want to  
buy a farm or sell

Write or call

**John J. Lee**

132 Main St.

Minot, N. Dak.

We are in a position to handle good second mortgages. We will be pleased to have you call on us or write. Dakota-Montana Investment Co. Minot.

**5% Paid on Deposits**

This bank pays 5% semi-annual interest on SAVINGS

**Savings Deposit Bank**

Mr. and Mrs. H. S. Johnson, upon their removal from Berthold to Minot, where Mr. Johnson manages the Rogers Lumber company, were tendered a farewell reception by their many Berthold friends. The Johnsons are deservedly popular at Berthold.

There is no trouble to keep  
your razor sharp with this  
stopper

Try one of our new  
**MASSAGERS**  
run by water power. Can  
be attached to any faucet

**Anyco Cameras**  
**\$5.00 to \$25.00**

Complete line of Films  
and necessities for photograph work. Films can be used in Anyco or Eastman Cameras.

**ECONOMY DRUG CO.**



# Big Prizes

Are being offered by the Banks of Minot  
for the Best Corn

The first thing necessary to win one  
or more of these prizes is to get **Good Seed**

We do not claim to have all the good seeds in North Dakota, but no one has any better and few as good. We buy only from the best growers and insist on getting the best to be had.

Our NORTHWESTERN DENT is exceptionally fine this year. We have a nice supply, but it is going fast. The price to-day is \$3.50 per bushel, but, owing to the scarcity of this variety, we cannot guarantee the price.

Another good variety is our Minnesota No. 13. This is a yellow corn, very early, and matures well, besides making considerable fodder.

## FODDER CORN

We were fortunate in securing about 20 bushels of Early Sweet Fodder Corn. This is an excellent variety to plant early so as to have it to cut in July and August when pastures are short.

An acre planted to Sweet Fodder will produce from fifteen to twenty tons of green feed. It can also be matured and cured for winter feed. Sweet Fodder is as sweet as honey and, when fed green, will increase the flow of milk from twenty-five to fifty per cent.

We have Millet, Clover, Alfalfa, Rape, Peas and all other grasses for pastures, meadow and hay.

Our prices are as low as is possible to sell good, strong, clean seeds.

Mail orders will be filled and shipped the same day they are received.

**Roell Hardware Co.**

Minot, North Dakota