

Life Business
ABSTRACT OF STATEMENT
For the Year Ending December 31, 1915.

Of the condition and affairs of the Aetna Life Insurance Company, of Hartford, Conn., organized under the laws of the State of Connecticut, made to the Commissioner of Insurance of the State of North Dakota, in pursuance of the laws of said State.

President, M. G. Bulkeley.
Vice Presidents, J. L. English and M. E. Brainard.
Secretary, C. E. Gilbert.
Principal Office, Hartford, Conn.
Attorney for Service of Process in the State of North Dakota:
Name, Commissioner of Insurance.
Location, Bismarck, N. D.
Organized or Incorporated, June, 1858.
Commenced business, October, 1858.

CAPITAL
Amount of Capital paid up in cash \$ 8,000,000.00
ASSETS
Value of Real Estate owned by Company \$ 1,088,140.83
Loans secured by Deeds of Trust or Mortgages on Real Estate \$ 64,768,072.03
Loans secured by Collateral Premium Notes and Policy Loans \$ 758,530.00
Stocks and Bonds \$ 12,043,326.33
Cash on hand and in bank \$ 4,515,870.32
Interest due and accrued \$ 2,307,535.81
Net amount of deferred and outstanding Premiums \$ 1,348,465.24
Accrued value of Bonds and market value of Stocks over book value \$ 1,694,538.04
Amount of all other Admitted Assets \$ 35,610.21
Gross Assets \$ 112,801,636.78
Unadmitted Assets \$ 112,801,636.78
Agents' Balances \$ 22,223.13
Bills receivable \$ 1,213.84
All other unadmitted Assets \$ 9,802.81
Total Unadmitted Assets \$ 24,239.81
Total Admitted Assets \$ 112,801,636.78
Life Business \$ 112,801,636.78
Total Admitted Assets \$ 112,801,636.78
Accident, Health and Liability Business \$ 11,384,196.18
(All classes of Policies are protected by the entire Assets of the Company.)
Total Assets \$ 124,223,558.93
LIABILITIES
Policy claims due and unpaid \$ 76,918.73
Policy claims in process of adjustment, or adjusted but not due, and reported but unreported \$ 467,811.00
Policy claims resisted by the Company \$ 104,200.00
Total Policy Claims \$ 648,930.73
Net present value of all outstanding Policies \$ 2,123,089.00
Dividends and Reserves \$ 109,589.28; Dividends declared apportioned or provisionally ascertained, \$ 84,222.87
Taxes hereafter payable \$ 541,998.78
Extra Reserve for total and permanent disability benefits \$ 300,241.00
Reserve under renewable term and sub-standard contracts \$ 761,203.00
Dividends left with Company to accumulate at interest, and interest thereon \$ 1,060,393.03
Present value of amounts not yet due on supplementary contracts not involving life contingencies \$ 648,426.00
All other Liabilities \$ 453,383.76
Total Liabilities, Life Business \$ 92,792,487.21
7,468,859.90
Total Liabilities \$ 100,261,347.11
Capital Stock \$ 8,000,000.00
Unassigned Funds (Surplus) \$ 7,977,212.82
Total Surplus as regards Policyholders \$ 17,977,212.82
Total Liabilities, Life, Accident, Health and other Business \$ 112,801,636.78
INCOME
New Premiums \$ 2,488,325.48
Renewal Premiums \$ 10,762,528.23
Extra Premiums on total and permanent disability benefits \$ 78,061.00
Total \$ 12,328,914.71
Deduct Premiums paid for Re-insurance \$ 43,714.03
Total Premium Income \$ 12,285,200.68
Interest and Rents received \$ 5,394,726.83
Dividends left with Company to accumulate at interest \$ 177,699.82
Income from all other sources \$ 2,651,498.81
Total Income, Life Business \$ 21,409,798.64
Total Income, Life, Accident, Health and Liability Business \$ 9,833,158.07
Total Income \$ 30,932,956.71
EXPENDITURES
Paid for Losses and Additions \$ 4,528,921.03
Paid for total and permanent disability claims \$ 4,736.00
Paid for matured Endowments and Annuities \$ 3,175,139.00
Paid to Annuitants \$ 57,931.00
Paid for surrendered Policies \$ 2,997,622.15
Paid for claims on supplementary contracts not involving life contingencies \$ 71,470.27
Cash surrendered values applied in payment of Premiums \$ 61,146.25
Cash surrendered values applied to purchase paid-up additions and annuities \$ 306,854.27
Dividends paid to Policyholders or applied or left with Company to accumulate at interest \$ 1,407,168.21
Dividends held on deposit, and interest thereon, surrendered during the year \$ 146,965.54
Cash paid during the year for Commissions and Salaries \$ 1,987,540.26
Rents paid during the year \$ 491,792.46
Cash paid for Advertising, Printing and Stationery, Postage, Telegraph, Telephone and Express and Exchange \$ 164,817.93
Cash paid for Commissions \$ 7,090.53
Amount of all other cash Expenditures \$ 931,375.67
Total Expenditures, Life Business \$ 17,146,200.57
Total Expenditures, Life, Accident, Health and Liability Business \$ 24,587,589.00
Total Disbursements \$ 41,733,789.57
NORTH DAKOTA BUSINESS
Whole number of Policies written in North Dakota during the year \$ 572
Whole number of Policies written in North Dakota during the year \$ 995
Total Risks taken during the year in North Dakota \$ 680,211.73
Total Risks taken during the year in North Dakota, Accident, Health and Liability \$ 2,183,300.00
Total Premiums received during the year in North Dakota \$ 77,710.91
Total Premiums received during the year in North Dakota, Accident, Health and Liability \$ 21,048.81
Total Losses paid during the year in North Dakota, Life \$ 17,009.00
Total Losses paid during the year in North Dakota, Accident, Health and Liability \$ 5,515.78
Total Losses incurred during the year in North Dakota, Life \$ 17,009.00

For the year in North Dakota, Accident, Health and Liability \$ 6,988.50
STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.
I, W. C. Taylor, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true abstract of the original statement now on file in this office.

In testimony whereof, I have hereunto set my hand and affixed the seal of this Office, at Bismarck, the 1st day of April, A. D. 1916.

(SEAL) W. C. TAYLOR,
Commissioner of Insurance.

Whereas, The Orient Insurance Company, a corporation organized under the laws of the State of Connecticut, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 1915, conformable to the requirements of the laws of this state, regulating the business of insurance, and, Whereas, The said Company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of the insurance laws aforesaid.

Now, therefore, I, W. C. Taylor, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered, through its authorized agents, to transact its appropriate business of Authorized Insurance in this state according to the laws thereof, until the 31st day of March, A. D. 1917.

In testimony whereof, I have hereunto set my hand and seal at Bismarck, this 1st day of April, A. D. 1916.

(SEAL) W. C. TAYLOR,
Commissioner of Insurance.

ABSTRACT OF STATEMENT.
For the Year Ending December 31, 1915.

Of the condition and affairs of The Orient Insurance Co., of 20-22 Trinity St., Hartford, Conn., organized under the laws of the State of Connecticut, made to the Commissioner of Insurance of the State of North Dakota, in pursuance of the laws of said State.

President, Archibald G. McIlwaine, Jr.
Vice President, Henry W. Gray, Jr.
Secretary, Henry W. Gray, Jr.
Principal Office, 20-22 Trinity St., Hartford, Conn.

Attorney for Service of Process in the State of North Dakota:
Name, Commissioner of Insurance.
Location, Bismarck, N. D.
Organized or Incorporated, June 24, 1867.
Commenced business, January, 1872.

CAPITAL
Amount of Capital Stock paid up in full \$ 1,000,000.00
ASSETS
Value of Real Estate owned by the Company \$ 173,198.38
Stocks and Bonds \$ 4,000,803.81
Cash on hand and in bank \$ 588,556.45
Interest due and accrued \$ 46,292.95
Premiums in course of collection and transmission \$ 280,135.43
Bills receivable, not matured, taken for Fire risks \$ 233.33
All other sums due to the Company \$ 11.90
Balance due from American Union Ins. Co. of Philadelphia \$ 21.90
Due from other Companies on paid losses \$ 43,459.10
Unadmitted Assets \$ 214,321.73
Total Assets \$ 5,867,607.68
LIABILITIES
Gross claims for Losses unpaid \$ 161,478.92
Losses resisted by the Company \$ 9,660.00
Total gross amount of claims for Losses \$ 171,138.92
Deduct Re-insurance and Dividend salvage claims thereon \$ 63,326.48
Net amount of unpaid losses \$ 107,812.44
Amount of unearned Premiums on all outstanding Policies \$ 1,687,509.15
Due for unpaid Dividends, Commissions and Brokerage \$ 2,400.00
All other Liabilities \$ 1,717,699.58
Total Liabilities \$ 3,487,529.17
Total gross amount of claims for Losses \$ 171,138.92
Deduct Re-insurance and Dividend salvage claims thereon \$ 63,326.48
Net amount of unpaid losses \$ 107,812.44
Amount of unearned Premiums on all outstanding Policies \$ 1,687,509.15
Due for unpaid Dividends, Commissions and Brokerage \$ 2,400.00
All other Liabilities \$ 1,717,699.58
Total Liabilities \$ 3,487,529.17
RECEIPTS
Premiums received during the year in Cash \$ 1,666,490.43
Interest and Dividends received during the year \$ 160,481.18
Amount received from all other sources \$ 5,247.30
Total Receipts \$ 1,832,218.91
DISBURSEMENTS
Losses paid during the year \$ 1,031,293.64
Dividends, Commissions and Brokerage paid during the year \$ 487,214.30
Paid for Salaries, Fees, Taxes and other charges \$ 245,139.61
Amount of all other Disbursements \$ 127,778.47
Total Disbursements \$ 1,891,626.02
NORTH DAKOTA BUSINESS
Total Premiums received during the year \$ 47,873.86
Total Losses incurred during the year \$ 47,451.26
Total amount of Losses paid during the year \$ 47,451.26
STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.
I, W. C. Taylor, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true abstract of the original statement now on file in this office.

In testimony whereof, I have hereunto set my hand and affixed the seal of this Office, at Bismarck, the 1st day of April, A. D. 1916.

(SEAL) W. C. TAYLOR,
Commissioner of Insurance.

Whereas, The Orient Insurance Co., a corporation organized under the laws of the State of Connecticut, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 1915, conformable to the requirements of the laws of this state, regulating the business of insurance, and, Whereas, The said Company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of the insurance laws aforesaid.

Now, therefore, I, W. C. Taylor, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered, through its authorized agents, to transact its appropriate business of Authorized Insurance in this state according to the laws thereof, until the 31st day of March, A. D. 1917.

In testimony whereof, I have hereunto set my hand and seal at Bismarck, this 1st day of April, A. D. 1916.

(SEAL) W. C. TAYLOR,
Commissioner of Insurance.

It improves the blood, cleans the stomach, regulates the bowels, helps the appetite, livens you up. You work better—feel better—look better. Hollister's Rocky Mountain Tea, a real Spring tonic. 35c. McCoy Drug Co.

Stock Pastured and Wintered.
I have room for a few more head of cattle or horses. Will call for and return them. Price reasonable. E. E. Millard, No. 12 Sixth St. N. W.
5-18-13

ABSTRACT OF STATEMENT.
For the Year Ending December 31, 1915.

Of the condition and affairs of The Manhattan Life Insurance Company, of New York, organized under the laws of the State of New York, made to the Commissioner of Insurance of the State of North Dakota, in pursuance of the laws of said State.

President, Thomas E. Lovejoy.
Vice President, John F. Roche.
Secretary, Melvin DeMott.
Home Office, 64, 66, 68 and 70 Broadway.

Attorney for Service of Process in the State of North Dakota:
Name, Commissioner of Insurance.
Location, Bismarck, N. D.
Organized, 1850.
Commenced business, August 1, 1860.

CAPITAL
Amount of Capital paid up in cash \$ 100,000.00
ASSETS
Value of Real Estate owned by Company \$ 1,914,748.64
Loans secured by Deeds of Trust or Mortgages on Real Estate \$ 4,889,269.97
Premium Notes and Loans \$ 4,468,288.97
Stocks and Bonds \$ 1,000,000.00
Cash on hand and in bank \$ 2,041,449.94
Interest due and accrued \$ 884,288.41
Rents accrued \$ 1,149.54
Total \$ 178,741.70
Agent's Balance: Debit, \$41,631.24; Credit, \$693.40; \$41,924.64
Deposit Equitable Trust Co., soc. Cinn. Ind. & West. Railway Corp. per cent Bonds \$ 10,000.00
Amount of all other admitted Assets \$ 11,766.98
Total Admitted Assets \$ 220,976,269.91
Agent's debit balances \$ 41,631.24
Total Unadmitted Assets \$ 41,631.24
Total Assets \$ 220,934,638.67
LIABILITIES
Matured Endowments due and unpaid and Annuity Claims due and unpaid \$ 2,739.33
Policy claims due and unpaid \$ 14,826.00
Policy claims in process of adjustment, or adjusted but not due, and incurred (no proofs received) \$ 68,779.84
Reserve for net cash Loans incurred but unreported \$ 30,000.00
Policy claims resisted by the Company \$ 7,623.03
Total Policy Claims \$ 92,337.76
Net present value of all outstanding Policies including \$50.00 extra Reserve for total and permanent disability benefits— "Accumulated" 4 per cent, Am. 3 1/2 per cent, Am. 3 per cent, Select and Ultimate and McClintock's 3 1/2 per cent \$ 18,771,629.00
Dividends due and unpaid Present value of amounts not yet due on supplementary contracts not involving life contingencies \$ 101,640.00
Liability on lapsed Policies \$ 17,019.38
Unearned Interest and Rent paid in advance \$ 60,914.78
Dividends left with the Company to accumulate and payable to Policyholders in 1916 \$ 49,283.85
Capital Stock \$ 100,000.00
Amount held subject to contingencies for survivorship Dividend Policies, \$1,134,534.43 Contingencies Fund, \$267,295.87
Amount of all other Liabilities \$ 6,662.43
Total Liabilities \$ 20,935,731.67
New Premiums \$ 179,152.10
Renewal Premiums \$ 1,794,135.90
Extra Premiums on total and permanent disability benefits \$ 1,458.00
Total \$ 1,974,746.00
Deduct Premiums paid for Re-insurance \$ 44,664.73
Total Premium Income \$ 1,930,081.27
Interest and Dividends received \$ 744,582.97
Rents received \$ 378,009.22
Income from all other sources \$ 11,425.42
Total Income \$ 2,862,500.88
EXPENDITURES
Paid for Losses and Additions \$ 1,808,407.67
Paid for matured Endowments and Annuities \$ 130,324.23
Paid for Losses and Additions on supplementary contracts \$ 19,867.28
Paid for surrendered Policies \$ 258,406.42
Cash surrendered values applied in payment of Premiums \$ 42,248.68
Dividends paid to Policyholders \$ 268,406.42
Rents and Interest paid to Stockholders \$ 42,248.68
Cash paid during the year for Commissions and Salaries \$ 1,133,544.12
Cash paid during the year for Advertising, Printing, Stationery, Postage, etc. \$ 56,244.42
Cash paid for investigating and settlement of policy claims, Repts. and expenses on Real Estate \$ 121,843.67
Amount of all other cash Expenditures \$ 21,475.94
Decrease in book value of Bonds \$ 2,310.00
Total Expenditures \$ 3,506,136.08
NORTH DAKOTA BUSINESS
Whole number of Policies written in North Dakota during the year \$ 77
Total Premiums received during the year in North Dakota \$ 181,522.00
Total Losses paid during the year in North Dakota \$ 7,032.35
Total Losses paid during the year in North Dakota \$ 6,070.00
Total Disbursements during the year \$ 7,079.00
STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.
I, W. C. Taylor, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true abstract of the original statement now on file in this office.

In testimony whereof, I have hereunto set my hand and affixed the seal of this Office, at Bismarck, the 1st day of April, A. D. 1916.

(SEAL) W. C. TAYLOR,
Commissioner of Insurance.

Whereas, The Manhattan Life Insurance Company, a corporation organized under the laws of the State of New York, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 1915, conformable to the requirements of the laws of this state, regulating the business of insurance, and, Whereas, The said Company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of the insurance laws aforesaid.

Now, therefore, I, W. C. Taylor, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered, through its authorized agents, to transact its appropriate business of Authorized Insurance in this state according to the laws thereof, until the 31st day of March, A. D. 1917.

In testimony whereof, I have hereunto set my hand and seal at Bismarck, this 1st day of April, A. D. 1916.

(SEAL) W. C. TAYLOR,
Commissioner of Insurance.

ABSTRACT OF STATEMENT.
For the Year Ending December 31, 1915.

Of the condition and affairs of The American Bankers Insurance Company, of Chicago, Illinois, organized under the laws of the State of Illinois, made to the Commissioner of Insurance of the State of North Dakota, in pursuance of the laws of said State.

President, Ernest W. Spicer.
Vice President, James P. Whedon.
Secretary, James P. Whedon.
Principal Office, 43 and 45 East Ohio Street.

Attorney for Service of Process in the State of North Dakota:
Name, Commissioner of Insurance.
Location, Bismarck, N. D.
Incorporated, April 30, 1869.
Commenced business, July 25, 1910.

CAPITAL
Amount of Capital paid up in cash \$ 285,000.00
ASSETS
Value of Real Estate owned by Company \$ 81,298.20
Loans secured by Deeds of Trust or Mortgages on Real Estate \$ 380,238.48
Loans secured by Collateral Premium Notes \$ 5,644.32
Stocks and Bonds \$ 112,588.08
Cash on hand and in bank \$ 158,370.03
Net amount of deferred and outstanding Premiums \$ 11,084.91
Accident Department \$ 327.77
Amount of all other admitted Assets \$ 80,232.92
Agent's balances \$ 4,400.00
Bills receivable \$ 19,701.90
Accident Department \$ 6,447.28
Total Unadmitted \$ 47,224.84
Total Assets \$ 823,094.21
LIABILITIES
Policy claims due and unpaid \$ 10,500.00
Total Policy Claims \$ 10,500.00
Net present value of all outstanding Policies—American 3 1/2 per cent— \$85,121.90
Accident Department \$ 45,954.98
Amount of all other Liabilities \$ 89,057.08
Total Liabilities \$ 485,633.01
INCOME
New Premiums \$ 93,261.67
Renewal Premiums \$ 171,656.46
Extra Premiums \$ 914.39
Total \$ 265,832.52
Total Premium Income \$ 265,832.52
Interest and Dividends received \$ 30,148.66
Rents received \$ 7,100.00
Income from all other sources \$ 25,488.34
Total Income \$ 328,569.52
Accident Department \$ 112,387.86
Total \$ 440,957.38
EXPENDITURES
Paid for Losses and Additions \$ 24,284.29
Paid for surrendered Policies \$ 13,354.85
Cash paid during the year for Commissions and Salaries \$ 125,707.50
Rents paid during the year \$ 7,326.23
Cash paid for Advertising \$ 3,979.01
Cash paid for commuting Commissions \$ 810.98
Amount of all other cash Expenditures \$ 51,470.88
Accident Department \$ 82,065.17
Total Expenditures \$ 323,999.01
NORTH DAKOTA BUSINESS
Whole number of Policies written in North Dakota during the year \$ 137
Total Risks taken during the year in North Dakota \$ 223,500.00
Total Premiums received during the year in North Dakota \$ 29,364.60
STATE OF NORTH DAKOTA.
Office of Commissioner of Insurance.
I, W. C. Taylor, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true abstract of the original statement now on file in this office.

In testimony whereof, I have hereunto set my hand and affixed the seal of this Office, at Bismarck, the 1st day of April, A. D. 1916.

(SEAL) W. C. TAYLOR,
Commissioner of Insurance.

Whereas, The American Bankers Insurance Company, a corporation organized under the laws of Illinois, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 1915, conformable to the requirements of the laws of this state, regulating the business of insurance, and, Whereas, The said Company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of the insurance laws aforesaid.

Now, therefore, I, W. C. Taylor, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered, through its authorized agents, to transact its appropriate business of Authorized Insurance in this state according to the laws thereof, until the 31st day of March, A. D. 1917.

In testimony whereof, I have hereunto set my hand and seal at Bismarck, this 1st day of April, A. D. 1916.

(SEAL) W. C. TAYLOR,
Commissioner of Insurance.

PROFESSIONAL DIRECTORY

ATTORNEYS
GEO. A. McGEE
ATTORNEY AND COUNSELLOR AT LAW
Ehr Building
MINOT, NORTH DAKOTA

Bradford & Nash
ATTORNEYS AT LAW
New Jacobson Block
MINOT - NORTH DAKOTA

F. B. Lambert
ATTORNEY AT LAW
Fair Block Minot, N. Dak.

Jas. Johnson
ATTORNEY AT LAW
Final Proofs and Contests Defended
MINOT - NORTH DAKOTA

Palda, Aaker & Greene
LAWYERS
Office over Citizen's Bank
MINOT - NORTH DAKOTA

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O. B. Herigstad
Nestos, Carroll & Herigstad
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LAWYER
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MINOT - NORTH DAKOTA

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MINOT - NORTH DAKOTA

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Minot, North Dakota

L. M. ELLITHORPE
LAWYER
Room 5, Lee Bldg. Phone 201
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MISCELLANEOUS
J. C. Woodruff
ARCHITECT
Old Postoffice Block
MINOT - NORTH DAKOTA

J. D. Van Fleet
UNDERTAKER
Phone: Day 289; Night 289 1/2
221 So. Main St. Minot, N. Dak.

Union Insurance Agency
Incorporated. A. Bratsberg, Pres.
HAIL, FIRE and WINDSTORM INSURANCE
Office in LeSueur Bldg. Phone 104

PHYSICIANS and SURGEONS
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PHYSICIAN and SURGEON
Office in C. A. Johnson Block on Main Street
Phone No. 133 Minot, N. D.

Dr. J. T. Newlove
PHYSICIAN and SURGEON
Office in the Fair Block
Telephone 198 Minot, N. D.

Dr. G. Roy Ringo
PHYSICIAN and SURGEON
New Ringo Block
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Dr. J. R. Pence
PHYSICIAN and SURGEON
Office Room 14 Lee Bldg. Phone 17
Res. Virginia Flats, Phone 17 1/2
MINOT - NORTH DAKOTA

Dr. Kermott
PHYSICIAN and SURGEON
Great Northern Railway Surgeon
Office and Residence over New York Store
MINOT - NORTH DAKOTA

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Dr. F. E. Wheelon
Roell-Blakey Block
Telephone 674
MINOT - NORTH DAKOTA

A. J. McCannel, M. D.
PHYSICIAN and SURGEON
Office Third Floor, Fair Block.
Surgeon for Soo Railway
MINOT - NORTH DAKOTA

Dr. N. Myklestad
PHYSICIAN and SURGEON
Sons of Norway Bldg. Phone 885
MINOT - NORTH DAKOTA

Dr. P. A. Nestos
PHYSICIAN and SURGEON
Phone 852 Boyer Block
MINOT - NORTH DAKOTA

John W. Newlove, M.D.
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Hours 11-12 a.m.; 2-4 and 7-8 p.m.
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LeSueur Bldg. 37 S. Main St.

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PHYSICIAN and SURGEON
Room 18, Frank Block
Telephone 556 Minot, N. D.

Dr. J. Semple
PHYSICIAN and SURGEON
Office above Benno Drug Store
Phone 660 Minot, N. D.

Dr. J. L. Devine
SURGEON
Phone: Office 345; Res. 346.
Temple Court Minot, N. D.

Dr. Harris M. Erenfeld
PHYSICIAN and SURGEON
Practice limited to Consultation and Surgery
Tel. 270, Citizens Bank Bldg.
MINOT - NORTH DAKOTA

Archie D. McCannel
Practice limited to EYE, EAR, NOSE and THROAT
Scofield Block
MINOT - NORTH DAKOTA

Dr. H. G. Knapp
PHYSICIAN and SURGEON
Office Tompkins Bldg. Phone 826
MINOT - NORTH DAKOTA

S. Overgard, M. D.
Norsk Læge
Opera House Bldg. Phone 414
MINOT - NORTH DAKOTA

DR. R. W. PENCE
announces that he has returned to Minot and that he will be permanently located with Dr. J. R. Pence in the New York Store Building.

Our subscribers are advised to read the advertisements closely—the result will be a saving to you in dollars and cents.

The Independent for up-to-date commercial printing.



H. J. HECHT
Auctioneer - Minot N. D.
Sells Made Anywhere
Horse, Cattle and Hog sales a specialty
Have wide acquaintance among the people
Wire or phone me for dates at my expense at Minot, N. Dak.
Dates can be had at the Independent of See or at the Union National Bank.
Also breeder of pure bred Duroc Hogs, Holstein, Cattle and Rose Comb Rhode Island Red Poultry.
Proprietor of Pleasant Hill Stock Farm

Verne Fletcher Arrested.
Verne Fletcher, a G. N. brakeman, was placed under arrest yesterday by Minot officers. Sheriff Morgan arrived and went on to Ray but will take Fletcher back to Carrington this evening where he will answer to the charge of bastardy.

I have an inquiry for a good improved farm within 5 miles of Survey. If you want to sell, give me price and terms by return mail. W. S. Shaw, Minot. 4-27-16

The Independent for up-to-date commercial printing.

John Lynch, Real Estate Loans and Farm Insurance