

CITY IN BRIEF

Mrs. John Stoudt has returned from an extended visit in Minnesota points.

Mrs. Harry Dingman is entertaining her mother, Mrs. H. Bakke, from Warren, Minn.

J. W. Gilman, prominent Berthold hardwareman, was in the city attending the convention yesterday.

Oscar Gilbertson, prosperous Douglas merchant, was in the city Tuesday attending the state merchant's convention.

ABSTRACT OF STATEMENT.
For the Year Ending December 31, A. D. 1917.

On the conditions and affairs of the Union Central Life Insurance Company of Cincinnati, organized under the laws of the State of Ohio, made to the Commissioner of Insurance of the State of North Dakota, in pursuance of the laws of said State.

President, Jesse R. Clark.
Vice Presidents, John D. Sage and Allan Watzers.
Secretary, George L. Williams.
Principal Office, 1-7 West Fourth Street, Attorney for Service of Process in the State of North Dakota.
Name, Insurance Commissioner.
Location, Bismarck.
Organized or incorporated 1867.
Commenced business 1867.

Amount of Capital Paid up in Cash	2,000,000.00
ASSETS.	
Value of Real Estate owned by Company	2,720,280.40
Loans secured by Deeds of Trust or Mortgages on Real Estate	90,550,720.12
Premium Notes and Loans	20,510,148.58
Stocks and Bonds	1,322,346.00
Cash on hand and in Bank	1,422,999.94
Interest due and accrued	4,087,626.91
Rents due	2,577.90
Net amount of Preferred and outstanding Policies	755,085.17
Gross Assets	\$121,401,928.46
Undeclared Assets:	
Premium notes, policy loans and other policy assets in excess of net value and of other policy liabilities on individual policies	486.95
Book value of Bonds over market value (See Schedule A.)	2,900.00
Total Undeclared Assets	3,486.95
Total Assets	\$121,399,447.51
LIABILITIES.	
Policy claims in process of adjustment, or just and not due	375,058.10
Policy claims not stated by the company	13,460.51
Total Policy Claims	388,518.61
Net present value of all outstanding policies—Actuarial, 3/4 per cent, and American 3/4 per cent	98,809,148.00
Dividends due	184,869.44
Taxes due during 1918	319,635.13
Dividends payable during 1918	4,644,817.12
Amounts set apart provisionally on deferred dividend policies	6,564,356.90
Amount of all other liabilities	2,099,981.87
Total liabilities, less capital stock and surplus	\$113,811,324.67
Capital Stock and Surplus	7,588,122.84
Total	\$121,399,447.51
INCOME.	
New Premiums	3,295,528.83
Renewal Premiums	14,615,949.87
Total	\$17,911,478.70
Deduct Premiums paid for re-insurance	0.00
Total Premium Income	\$17,911,478.70
Interest and dividends received	6,832,190.71
Rents received	356,855.04
Income from all other sources	879,389.10
Total Income	\$25,980,923.05
EXPENDITURES.	
Paid for Losses and Additions	4,285,768.40
Paid for Matured Endowments and Additions	5,092,885.67
Paid to Annuitants	27,674.77
Paid for surrendered Policies	2,791,316.51
Cash surrender values applied in payment of Premiums	131,728.64
Dividends paid to Policyholders	5,191,998.37
Dividends paid to Stockholders	200,000.00
Cash paid during the year for Commissions and Salaries	2,801,450.76
Rents paid during the year	171,201.46
Taxes paid during the year	398,225.27
Cash paid for Advertising, printing and stationery, postage, telegraph, telephone, express and exchange	182,680.20
Cash paid for consulting commissions	300.00
Amount of all other cash expenditures	1,630,558.00
Total Expenditures	\$19,488,778.54
NORTH DAKOTA BUSINESS.	
Whole number of policies written in North Dakota during the year	446
Total Risks taken during the year in North Dakota	958,809.00
Total Premiums received during the year in North Dakota	115,887.70
Total Losses paid during the year in North Dakota	40,084.16
Total Losses incurred during the year	40,084.16
STATE OF NORTH DAKOTA.	
Office of Commissioner of Insurance.	
I, S. A. OLSNESS, 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 first day of April, A. D. 1918.	
(SEAL) S. A. OLSNESS, Commissioner of Insurance.	
(SEAL) S. A. OLSNESS, Commissioner of Insurance.	
COMPANY'S CERTIFICATE OF AUTHORITY.	
Whereas, The Union Central Life Insurance Company, a corporation organized under the laws of Ohio, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 1917, 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, S. A. Olsness, Commissioner of Insurance of the State of North Dakota, 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. 1918.	
In Testimony Whereof, I have hereunto set my hand and seal at Bismarck, this first day of April, A. D. 1918.	
(SEAL) S. A. OLSNESS, Commissioner of Insurance.	

vention.

Mrs. Russel Doeblar and daughters left Sunday for Canon Falls, Minn., where they will spend several weeks with relatives.

A. L. Kragness, a prosperous merchant from Douglas, is attending the state retailers' convention in Minot this week and the Independent acknowledges a pleasant call.

Pete Wiebe, trap drummer at the Arcade, is quite ill from pneumonia at St. Joseph's hospital, but he is reported some better. His mother arrived from Paulson, British Columbia, Tuesday night.

Annual meeting of the stockholders of the South Prairie Farmers Telephone Co. on Saturday, June 29th, at 1 p. m. at the former meeting place, (Liberty School House.) Theo. H. Elarth, Secretary. 6-13-17

Telephone or write Jim Casteel of Burlington if you want to place an order for your winter's supply of the best Mouse River Lignite on the market. His mine is now open and he is filling orders promptly. 6-13-17

Henry Erickson, one of Townser's prominent business men, was here attending the merchants' convention and paying his brother, Marius, of the Case company, a visit.

The Norwegian Ladies' Aid of Saran Lutheran church, of Freedom township, gave a Red Cross dinner on Sunday, June 9. An immense crowd gathered and the function netted about \$75 which is to be turned over to Red Cross purposes.

The many friends of Ernest Stoudt and family will sincerely regret to learn that they are preparing to move to Fargo at an early date. Mr. Stoudt represents one of the large insurance companies with which he has been very successful and he has been assigned to a larger territory.

N. L. Simonson, prominent Bowbells merchant, is here attending the state retailers' convention. Mr. Simonson resided in Minot for a number of years and was employed at the New York store until he went to Bowbells. He is now the head of a family of three fine daughters—Red Cross nurses, he calls them.

Ben Martin, a prominent farmer from east of the city, reports excellent prospects this year despite the fact that he had to reseed 120 acres of wheat and 55 acres of oats, the seed for which was blown out some weeks ago during a fierce gale. The land has been reseeded and the crop are coming along nicely. Mr. Martin came here from Missouri, where he lived all his life. He has built as fine a set of farm buildings as are to be found in the county. His house is electric lighted and has other modern improvements.

Important Papers Read Before Rotary Club.

The Rotary Club held an unusually interesting weekly meeting Monday noon, the members appearing all dressed in old wearing apparel for digging rock in the afternoon.

Two papers of more than usual interest were read, one on the conservation of wheat, by M. F. Mulroy, manager of the Russell-Miller Co., and one on tractors, by Geo. von Nieda, of the Minot Auto Co.

Mr. Mulroy pointed out that this country ordinarily uses about 40,000,000 bushels of wheat a month. The Allies have called for so much that the supply is well nigh exhausted and we will have to use substitutes almost entirely until the next wheat crop is harvested. The entire country promises a yield of nearly a billion bushels of wheat for 1918, so that if we

are careful, we will have enough wheat for our own needs and those of the army for the coming season.

Mr. Von Nieda said the state of North Dakota has 72,426 farms and has 3,969 tractors, or had before the Minot Auto Co. entered the tractor field. North Dakota will soon be over the 4,000 mark, when this state will occupy second place in the United States. There are 64,267 tractors in actual farm use in the United States. Mr. Von Nieda stated that as near as he can figure, \$750,000 worth of tractors alone went out of Minot during 1917, and a total of four million dollars worth of machinery of all kinds. Speaking of Minot as a commercial center, he stated that while many of the smaller towns have gone back during the poor crops, Minot has held her own and is now ready to step forward as the chief distributing center to retain our place on account of North Dakota. We have been able these towns, which have contributed to our support. Many people in Minot do not realize that Minot's territory extends from Rugby to Havre, Mont., and from Harvey to the Canadian line.

"Some of our businessmen may see what is going on around them, and in an impersonal way occasionally come in touch with it, but they don't always actually perceive the difference between today and yesterday.

There is no farm labor, but there is machinery to take its place. There should be a constant procession of it next fall going out from Minot to the four corners of this territory and at the head of that procession should be the small tractor. Mr. Von Nieda closed by reading Geo. Fitch's poem, as follows:

THE TRACTOR.
The tractor on the farm arose
Before the dawn at four;
It drove up cows and washed the clothes,
And finished every chore.
Then forth it went, into the field,
Just at the break of day;
It reaped and threshed the golden yield,
And hauled it all away.

It plowed the field that afternoon,
And when the job was through,
It hummed a pleasant little tune,
And churned the butter, too.
And pumped the water for the stock,
And ground a crib of corn,
And hauled the baby round the block,
To still its cries forlorn.

Thus ran the busy hours away,
By many a labor blest;
And, yet, when fell the twilight gray
The tractor had no rest.
For, when the farmer, peaceful-eyed,
Read by the Tungsten's glow,
The patient tractor stood outside,
And ran the dynamo.

RESOLUTION IN MEMORY OF RALPH J. PIPER.
The Rotary Club, at its regular meeting on June 10th, 1918, at 12 o'clock noon, pauses in its deliberations to express its sorrow at the untimely death of our fellow member, Ralph J. Piper.

We feel keenly his loss, and contemplate with deep regret his future absence from our midst. Although his affiliation with us was brief, he had long exemplified the fundamental principle of Rotarianism, that "He profits most who serves best." For service, unselfish, untiring, to his associates and to our community and country, was the key note of his life.

Rotary has lost one of its most useful members.
The community has been deprived

of one of its most progressive citizens. Those who knew him best have suffered an irreparable loss.

Through service and co-operation in civic, social and commercial development, he has reaped the greatest reward, the respect and honor of the entire community, and the love and devotion of those with whom he was intimate. His business dealings, ambitions and relations were actuated by a consideration of his highest duties as a member of society. In his business, in every responsibility that came before him, his chief thought was to fill that responsibility and discharge that duty so that when he had ended each of them he had succeeded in lifting the level of human ideas and achievements a little higher than he had found them.

Be It Therefore Resolved, that we convey to the family of our esteemed fellow member, the foregoing sentiments as an expression of what is in our hearts and minds on this occasion; that we extend to them our heartfelt sympathy in their bereavement. That this resolution be spread upon our minutes as an everlasting memorial to a true Rotarian, for—

"When hearts, whose truth was proven,
Like thine are laid in earth,
There should a wreath be woven,
To tell the world their worth."
THE ROTARY CLUB OF MINOT,
P. W. Erickson,
H. M. Wilson,
B. N. Lesk, Committee.

George W. Kemper Buys Valuable Property.

Geo. W. Kemper, well known contractor, recently purchased the Scandinavian-American Bank block from Due & Christensen, the consideration being \$50,000. This is one of the most desirable business properties in the city, being located on one of the principal corners. The building is 25x115 feet in size, and two stories high.

While the price is regarded as fairly high, those who are best qualified to judge, state that values of business blocks have increased at such a rate that after all the price can be considered reasonable. Mr. Kemper is a conservative business man and an excellent judge of values.

A HEARTY WELCOME TO THE N. D. RETAILERS
Meet Me at The Fair

The Fair Store is never farther away than the nearest mail box
Nor is The Fair Store Mail Service Less Speedy and Dependable Than The Good U. S. Mail

You must have confidence to buy by mail. The Fair Store name is your guarantee of satisfaction, it is as good as a government bond. This business has grown from a little bit of a country store to probably the largest department store in the northwest part of North Dakota and eastern Montana.

There has been no secret in its success, the right merchandise, at the right price, at the right time and an absolute guarantee of satisfaction or your money back with every article sold, is the whole story in a nutshell.

Do You Think You Run Any Risk in Sending Your Money to a Store Like This?

"The Fair Store Value" is the backbone of The Fair Store business. "The Fair Store Value" means the best quality and style possible for your money in every section of our big store every day. No "first come, first served" bargains, no spasmodic good values, but equal opportunities for you to spend your money to the best advantage, no matter when you come, or how you order in person, by telephone or by mail order.

Come To The Fair Store If You Can
You will feel repaid many times over if you make at least one trip each week. If you simply cannot do it, then use The Fair Store Mail Service.

The Big Busy Store of Minot, itself is one of the sights of the city

Agency for the Famous Butterick Patterns
THE FAIR--Minot, N. D.

E. Ellison and Sons

The only way to plan your future farm operations is to attend the big

TRACTOR DEMONSTRATION
at MINOT on JUNE 18-19-20 and see the
FORDSON TRACTOR

made by Henry Ford & Son operate. Seeing this Tractor may change your present plans. Represented by

Moore Motor Co.

Tractor Demonstration—Minot, June 18-19-20

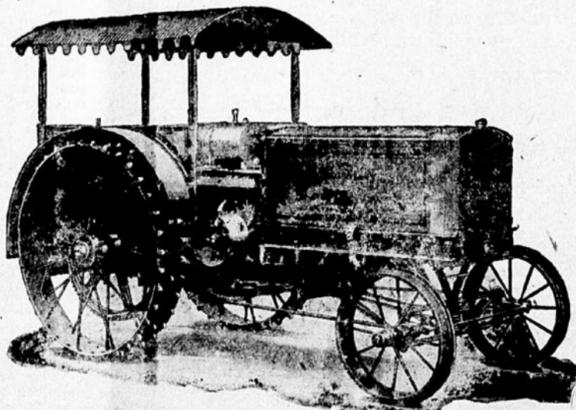
Your Greatest Chance to Learn What Tractor Farming Means
Be Sure to Watch Closely the Field Performance of the

Already Proven by Ten Years Actual Field Service

A One Man Tractor in Every Sense

An All Purpose Source of Farm Power

Easily Handled
Easily Kept



HEIDER TRACTOR

A Practical Tractor Designed and Built to Meet All Power Requirements on the Farm.

SPECIAL FRICTION TRANSMISSION

Thorough, Complete Guarantee

Burns Kerosene or Gasoline

Faultless Four Cylinder Waukesha Motor

Seven Speeds Forward
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