

# WOOD BROS' THRESHERS

The eyes of the world are turned especially toward Farmers and Threshermen. REAL RESULTS of Threshing Machines have been compared as never before and---on this basis---a few machines have loomed up strongly as being the cleanest threshers.

WOOD BROS' "HUMMING BIRD" is one of these. For Capacity, Speed, Endurance, Light Weight, Low Operating Cost, Appearance and Grain Saving Ability these threshers are leaders. Wood Bros' Separators are not an experiment, they have been on the market and given their many owners Satisfactory Service for twenty years. Why not let these many owners be your guide in buying your thresher? The threshing season is here, it is costing you money to wait. We can make immediate deliveries on threshers of all standard sizes. Write or wire us and our representative will call on you.

ON HAND AT MINOT FOR  
IMMEDIATE DELIVERY

FOUR 24 x 46 STEEL  
THRESHING MACHINES

## GUARANTEE:

All parts proving defective will be replaced free of charge for one year. Special Guarantee of Five Years on all Shafting. Cylinder and Concave Teeth Guaranteed against breakage for the life of the tooth. Cylinder will not warp in any kind of grain wet or dry, if run at proper speed.

**MINOT AUTO COMPANY, Inc.**  
Minot, North Dakota

**A. O. U. W. MAKES  
GREATEST NET GAIN**  
Insurance Commissioner's Report Shows that This Fraternal Order Made Greatest Gain in State.  
The report of the Commissioner of Insurance for the State of North Dakota, for the year ending Dec. 31 1918, shows that the Ancient Order of United Workmen made the greatest net gain of all the Fraternal Insurance

Orders doing business in the State; in fact the net gains made by the A. O. U. W. is greater than of all the others combined.  
The total net gains by the thirty-three fraternal orders doing business in this state is \$2,025,000. Of this amount the A. O. U. W. made \$1,038,000 and stands fourth in net gains in competition with 84 life insurance institutions in North Dakota.  
The A. O. U. W. during 1918, paid 1-5 of all the Fraternal losses and 1-9

as much as all the old line companies. During the year 1918 the legal reserve, notwithstanding the war and the flu epidemic, increased over \$100,000, and the surplus by more than \$150,000.  
Since the first of the year, \$3,000,000 of insurance has been written in this jurisdiction, and the assets are now approaching \$2,000,000 and the insurance nearly \$17,000,000.  
Minot Lodge No. 30 continues to increase its membership at every meeting, and about \$500,000 is carried by its members. The order writes 10, 15 and 20 years limited pay, as well as the whole life insurance for any amount from \$1,000 to \$10,000, up to certain ages, with the cash loan and extended insurance options, and having proved by their own experience this order gives its members better, bigger and surer values for the money invested than any other in the field.  
What has been said of the A. O. U. W. can also be said of the Degree of Honor; during the past year they made a remarkable showing. All claims paid in full and a large net increase of business. The plan of insurance is the same as the A. O. U. W., except as to amounts.  
For information relative to insurance in the A. O. U. W., consult officers or members of local lodge or write to L. V. Leifur, Deputy Grand Master Workman, Minot, N. Dak.

**Mystery Unexplained.**  
Dr. George Dwire had a thrilling ride in Chester Jacobson's airplane one evening recently and when he stepped from the machine, his face and clothing were smeared with something that resembled grease from the engine. Sheriff Scofield refuses to believe that the engine leaked, but it is explained that when one is flying upside down, this is frequently the case. At

any rate, the doctor ruined a good suit of clothes.  
**Large Barn Near Mohall Burned.**  
The large barn on the Dan Mullen farm between Mohall and Grano caught fire from some unknown cause Tuesday night and burned to the ground. A span of valuable horses were burned but Mr. Mullen managed to save one team and his automobile.

**NOTICE FOR BIDS.**  
The Board of Des Lacs Valley School District No. 21 will receive sealed bids until Aug. 30, 1919, for furnishing and hauling coal to Schools No. 1, 2 and 3.  
The Board reserves the right to reject any and all bids.  
By order of the Board of Des Lacs Valley School Dist. No. 21.  
8-21-t2cg EVA M. ROSTAD, Clerk.

## 1919 BANKING NEWS 1919

First to Improve our Banking Quarters.  
First to offer Interest Allowances on Checking Accounts.  
2% allowed on Daily Balances of \$100. and upwards.  
3% allowed on Monthly Balances of \$100. and upwards.  
5% allowed on Savings Accounts of \$1. and upwards.  
5% allowed on 6 months Certificates.  
6% allowed on 12 months Certificates.  
All Deposits Guaranteed by the State Guaranty Deposit Law.  
We not only invite deposits on these terms, but we also cordially invite those in need of money to borrow from this bank on short time loans at 8% interest.  
We have funds to loan on farms at 7% interest.  
We have funds to loan on city homes at 8% interest.  
We extend the public an invitation to transact a part or all of their banking business with this progressive institution and assure prompt, courteous and careful attention at all times.

**The First Farmers Bank of Minot**  
Minot, N. Dak.

**Hilton Township Man is Insane.**  
Daniel Opstad, a well known Hilton township farmer, has been adjudged insane and will be taken to the asylum at Jamestown.  
Opstad made an attempt to escape from the county jail Sunday evening just as the keeper, Ernie Thompson, opened the door to walk inside. Opstad, who possesses unusual strength, tried to overpower Thompson, but was prevented from doing so by two of the prisoners, King from Velva and a colored prisoner, who assisted Thompson in locking the insane man in a cell.  
Opstad's case is pitiful as he has a wife and six children. It is said he has been worrying over poor crops.  
**Seventh Day Adventist Church.**  
Sabbath school at 2 p. m. Saturday. Preaching service at 3 p. m. Saturday. Midweek prayer meeting Wednesday 8 p. m. Service Sunday evening at 8 o'clock. Subject, "The Climax of Apostasy," Rev. 17th to 19th Chapters. "Babylon, the Great," its Origin, History and Final-Fall. Read these chapters carefully and bring your Bible and study this subject with us.  
W. A. ALWAY, Pastor.

# FARM LOANS

Do you intend making a **FARM LOAN** this fall, if so be sure and write or call and see me. No loan too large or too small provided the security is adequate. If you need an increase on your present loan which may not be due for another year or two, give us the particulars and we can arrange to get you what is needed.  
Our Company is the largest Farm Mortgage Investors in the world and has loaned more money in North Dakota than any firm which has ever operated in the State and for the reason that they have been the **LEADERS IN LOW RATES** and other benefits to the borrower.  
For many years the loans made in Europe have been made on the Amortized plan. The company we represent was the first to make Amortized loans in the United States beginning two years before the U. S. Government, and we think making a much better loan than the United States Government make.  
The U. S. Government requires that you join a loan association, which means that all your neighbors know all about your affairs.  
With us you have nothing to do with any one else.  
If you make application to the U. S. Government for a loan, and the loan does not go through they make you pay all of the expenses; with us you have no expenses to pay if your loan does not go through.  
The U. S. Government makes you pay interest twice a year so that one payment comes when you have no crop to pay with; with us you pay once a year.  
The United States Government deducts 5 per cent of your loan which they keep until the loan is paid off; then to the extent of that 5 percent and 5 percent more they make you guarantee every loan in the United States and if there should be a loss anywhere in the U. S. you are held for your share of the loss up to 10 per cent.  
We give you all of your money, and you do not guarantee anything but your own loan.  
We allow you to pay our loan in full, or any part of it, any time after one year; the government will not give you an additional loan until your old loan is paid off in full; we give you a second, third in fact as many loans as your security warrants.  
We take twenty notes all for the same amount and none drawing any interest. The annual payment on a \$1,000.00 loan is \$90.68. If you pay one note each year you would pay out a total of \$1,813.60 in twenty years. You pay much less on any note paid before due. If you borrow \$1,000 on the straight interest paying plan, paying 5 per cent interest, you would pay \$50.00 a year for interest alone and in twenty years you would pay \$1,000 for interest and \$1,000 for principal which would make \$2,000, or \$186.40 more than you would pay out on the Amortized plan. Many other good features we cannot mention for want of space. Remember no trouble to explain our plan whether or not you place your loan with me. No loan too large for us to handle which has adequate security behind it.  
The demand for loans will be heavy this fall and if you need a loan by January 1st next, put in your application now, you need not accept the money until your loan matures.

FARM  
LOANS

**T. F. RENWALD**

CITY  
LOANS

OFFICE—First International Bank Bldg., MINOT

PHONE 118

## THRESHERS' SUPPLIES

We are headquarters for everything in the line of  
THRESHERS' SUPPLIES, PULLEYS, BELTING, BRASS FITTINGS, etc.

**JACOBSON & FUGELSO**  
Hardware