

## "JAKE" PREUS TALKS ON INSURANCE

### Minnesota's Insurance Commissioner Addressed Commercial Club Last Night.

Those who attended the meeting of the Willmar Commercial Club last night were treated to a very interesting as well as practical talk on the subject of insurance by the Hon. J. A. O. Preus, State Insurance Commissioner. Being a former classmate of President T. O. Gilbert, of the Commercial Club, Mr. Preus came to Willmar on Judge Gilbert's invitation, and a very good representative crowd of our citizens filled every available seat in the clubrooms. After the routine business of the club was disposed of, President Gilbert presented the speaker. Mr. Preus is a very pleasing speaker with a well-developed sense of humor and made a good impression on his hearers. The following are some of the remarks of Mr. Preus somewhat condensed:

"The people of Minnesota are being taxed excessively on account of fires. The average per capita loss on account of fires in the United States is



HON. J. A. O. PREUS  
State Insurance Commissioner and  
Candidate for State Auditor.

about \$2.50. In England we find the per capita tax to be forty-five cents, Ireland forty-four cents, Norway twenty-five cents, France ninety-two cents, Germany nineteen cents and the general per capita loss of Europe is usually estimated at about thirty-three cents. The per capita losses on account of fires in the United States are approximately about eight times as great as they are in Europe. In the United States we burn from two hundred million to two hundred fifty million dollars worth of property every year. An almost equal amount is expended for fire prevention and protection.

"Our people lose, therefore, annually an amount approaching the half billion dollar mark, without taking into consideration the loss of time and business caused by fires. Our fires are due largely to carelessness, over-insurance and arson. Sixty-five per cent of our fires can be said to be due to carelessness. Our people are careless in their personal habits and also in the methods of building. Irresponsible fire insurance agents are willing to place almost any amount of insurance on property in order that they may get the commission on the business. Over-insurance is the result and incendiarism is frequently the consequence.

"A campaign for fire prevention has been going on in this state for the past two or three years and is having its effect. The loss ratio is decreasing in the state. Our people, however, will not do their utmost in this regard unless they can see that their own pocketbooks are affected by reduction in insurance premiums. No man will properly improve and protect his building unless his insurance rate is going to be lowered thereby, provided the property is fully covered by insurance.

"In the State of Minnesota we have what is known as the Minnesota and Dakota Inspection Company. This is an independent rating bureau, which makes the rates for insurance companies and sells the rates to insurance companies. All stock companies subscribe to these rates and by an understanding between themselves, adhere to them. In this we have in Minnesota what might, to all practical purposes be called a combination to fix rates, embracing all of our stock companies.

"This is important. One of the one billion four hundred million of fire insurance in force, all except forty-two million of which is carried by the general and class mutual and about three hundred thirty-three million which is carried by our township mutual companies. An individual considering himself discriminated against or oppressed by the rates made by the rating bureau should have the right to appeal to the state insurance commissioner or some other state official to have his grievance aired and his rate corrected if wrong.

"The legislature of Minnesota has no greater problem before it than that of seeing to it that our people are given this kind of a right to appeal. Last year the stock companies doing business in Minnesota collected approximately eight and a half million dollars in premiums from our people. On this amount less than half has been returned on account of losses, the balance has gone to the companies about as follows: 20 per cent to agents, 4 1/2 per cent to field men, 2 1/2 per cent for taxes, 13 per cent of the premiums collected at the home company offices, approximately 7 per cent of which has been used for expenses in running the companies, the balance has been underwriting profit.

"From this analysis it will be seen that the companies cannot be particularly censured for making too much money. The entire system, however, is expensive. The way to reduce rates is first to lower our fire losses; second, give to a citizen or a community which have fire protection, have had a loss ratio of fifty-five per cent. The balance of the state, taking in the unprotected villages and farming communities will have a loss ratio of thirty-nine per cent. Thus you will see that there has been gross discrimination in favor of the cities and against the country.

"The township mutual fire insurance companies which insure only farm properties, have during the past thirty-five years had a most remarkable history. They have furnished insurance to our farmers at a rate on an average of fifteen cents per hundred. The stock companies have charged from sixty to seventy cents per hundred.

"The township mutuals have collected in the neighborhood of six and one-half million dollars from our farmers and if they had not been in existence our stock companies, it would have cost our farmers sixty cents a hundred or about twenty-eight million dollars. In other words, the township mutuals have saved to our farmers during the period of their existence, in the neighborhood of twenty-one million dollars."

"The business of the Club transacted included the appointment of a committee composed of E. C. Wellin, J. O. Estrem and V. E. Lawson to act in conjunction with the local members of the State Swine Breeder's Association in arranging for the annual convention to be held at Willmar June 11th and 12th.

"The local improvement committee by Mr. Wellin reported progress in the matter of tree planting on boulevards in the city, the removal of unsightly trees, and other improvements.

"The committee on the home garden contest reported thru Supt. Foster a very encouraging outlook.

Hon. J. N. Johnson of Canby, who was present, was called on and responded briefly.

LONG LAKE.  
Long Lake, May 4—Misses Muriel and Ruth Carlson will entertain the Mission Band next Saturday afternoon and evening, May 9th. Everybody welcome to attend.

Miss Alma Martinson called at the J. Larsen home last Thursday afternoon.

Mrs. David Swenson and children visited at her parental home near Willmar a few days last week.

Mrs. Jorhan Peterson is at present visiting with her brother and sister-in-law, Mr. and Mrs. Halvor Shipstead in Willmar.

Miss Hannah Thorpe was a Sunday afternoon caller at the Nettland home.

Miss Hannah Chelmen from Georgeville visited with friends in this vicinity from Tuesday until Friday of last week.

The second county examinations were given Wednesday and Thursday of last week in the Lake View school house.

Remember the Ladies' Aid Thursday at Halvor Nilson's.

## OBITUARY

MRS. SVEN J. HALLQUIST  
Mrs. Hallquist, wife of Sven J. Hallquist, of this city, died at the home of her daughter, Mrs. Otto Lindquist of Svea last Saturday morning, May 2, from heart failure at the age of 72 years. She has been falling in health for the past four months. The funeral occurs from the Lindquist home next Sunday afternoon at 1:30 o'clock. An obituary notice will be published next week.

KATHERINE HAMANN.  
Katie, the daughter of Ernest and Johanna Hamann, living west of the city, died Monday, May 4, at an age of 19 years, 4 months and ten days. She had been ill for eighteen months with consumption. She was born in Town of Kandiyohi, Jan. 23, 1895, has spent her youth in this community and finished eighth grade in the schools. She is mourned by parents and one sister, Ella Hamann, who have the sympathy of many friends in their trouble. The funeral services will occur at the house at one o'clock and at the St. John's church at two o'clock on Thursday, Rev. M. B. Michaelson to officiate.

Epworth League Elects Officers.  
The Epworth League of the Swedish M. E. church had its annual business meeting last Monday evening. Reports were read and showed the League to be in a good condition. It was decided to observe Sunday evening, May 17th as League day, that being the twenty-fifth anniversary of the founding of the Epworth League.

The Epworth League of Oak Park will be invited to attend and also participate in the program. The following officers were elected for the ensuing year:  
President, Arthur Magnuson (re-elected).  
1st Vice Pres., Mrs. Theo. Livingstone.  
2nd Vice Pres., Enock Forsberg (re-elected).  
3rd Vice Pres., Ethel Thompson.  
4th Vice Pres., Arthur Thompson.  
Secretary, Vernon Swenson.  
Treasurer, Ivar Thompson (re-elected).

Mrs. Theodor Livingstone and Arthur Thompson were elected delegates to the annual Epworth League Convention of Minneapolis District to be held in Red Wing June 25th-28th.

Five new members were received into League membership.

Bethel Y. P. S. Social.  
The following program will be given by the Y. P. S. of the Bethel Lutheran church, next Wednesday, May 6th.

Hymn ..... Congregation.  
Opening Service.  
Vocal Solo ..... Miss Ruby Soderling.  
Piano Solo ..... Esther Paulson.  
Address ..... Mr. Eben Lawson.  
Vocal Solo ..... Agnes Paulson.  
Piano duet .....

Edith Hegstrom and Hazel Johnson Recitation ..... Miss Lydia Johnson.  
Vocal Solo ..... Miss Myrtle Johnson.  
Vocal Solo ..... Victor Fridlund.  
Cello obligato—Rev. W. E. Pearson.  
Hymn ..... Congregation.  
Refreshments will be served by Julia and Edna Granquist, Amy and Minnie Fridlund.

Basket Social.  
A program and basket social will be given in the Nest Lake school house, Dist. No. 9, Saturday evening, May 9th. Ladies please bring baskets and lunch for two. Boys, bring your pocket books. Lunch will be served; those not buying baskets. Everybody welcome.

—Miss Christine Botnen of Minneapolis arrived Tuesday to attend the wedding of her brother, Nordan Botnen.



The New Bank Building.  
Above cut shows how the new home for the Kandiyohi County Bank will appear when erected on corner of Litchfield and Fifth. From a drawing by the architects, A. Moorman & Co.

## NORWEGIAN PLAY TO BE GIVEN SOON

"Peter og Inger" to Be Given at Willmar Seminary Hall May Nineteenth.

The Norwegian play, "Peter og Inger," by Schulze, will be given at Seminary Hall on Tuesday evening, May 19, by a cast of amateur local talent, the proceeds to go to the Norwegian Centennial "Mindegave" fund.

The following is the cast that will present the play, and we can assure our readers that these young players are capable of doing full justice to the play and will give an evening of enjoyment to all who understand Scandinavian:

CAST OF CHARACTERS.  
Knud Hanson ..... Arthur Tolo.  
Mor Hanson ..... Alma Syvertson.  
Inger ..... Edith Estrem.  
Peter ..... Edwin Kiland.  
Amerikaneeren ..... Norman Tallakson.  
Portiments Lars ..... John Dale.

The Normandenes Sangforening will give several selections. John S. Dale will recite "Terje Viken." Let everybody turn out and give these youthful thespians the encouragement that their loyal efforts deserve.

New London Times.  
Mrs. E. G. DeMots was a Willmar visitor Monday evening.

Rev. H. E. Easly arrived here from Balaton yesterday afternoon for a short visit at the M. F. Lundquist home.

Miss Minnie Amundson and Ingvale Quale of Willmar were New London visitors last Sunday.

Donald Handyside of Osakis is visiting at the Mrs. Maggie Adams home at Green Lake this week.

Louis Larson of Minneapolis was a guest at the homes of B. and Chas. Bredberg over Sunday.

Christian Skiele and son Harold of Kerkhoven were visitors in the village the first of the week.

By a fire in their apartments at 3237 Elliott Ave., Minneapolis, April 28, the August Nordstedt family lost all of their furniture and clothes, and had barely time to save themselves. Their many friends in New London will regret very much to learn of their misfortune.

—Atty. J. N. Johnson and Editor Jac Brynildsen of Canby were visitors in our city yesterday afternoon, being enroute for the Rainy Lake region in Northern Minnesota for a week's prospecting trip.

## GOES INTO RECEIVERSHIP

Court Takes Control of Sterling Securities—New London Men Complainants.

Robert Jamison of the law firm of Brooks & Jamison was today appointed receiver for the Sterling Securities corporation, 333-334-335 Andrus' building, by Judge Wilbur F. Booth in district court, following the application of George W. Hannah, J. G. Monson, F. H. Smithson and Charles E. Monson, of New London, Minn., for the return to them of money paid the company for purchases of stocks. The complainants alleged that the company had a plan to organize a bank at New London, and that they bought stock, expecting the bank would be organized.

J. J. Wise is president of the Sterling Securities corporation. H. J. Tremaine has resigned the office of vice-president. Axel A. Eberhart is said by President Wise to have resigned from the office of treasurer some time ago. The company did a business as a stock holding and investment banking concern.—Western American (Mpls.).

Rev. Hoff Goes to Redwing.  
Rev. and Mrs. T. A. Hoff and baby boy, Harold Edwin, arrived yesterday for a visit at Mrs. Hoff's parental home, O. A. Grangaard's. Rev. Hoff delivered his farewell sermon to the Wheaton charge last Sunday and will preach his installation sermon at Red Wing next Sunday. Mrs. Hoff and the son will visit here for a few weeks before going to their new home.

Social at Svea Friday.  
The Ladies' Society of the East district of the Svea Lutheran church will meet at the home of Mr. and Mrs. August Johnson next Friday afternoon at 2 o'clock. Coffee will be served and a cordial invitation is extended to all.

LUTHERAN FREE.  
Midweek services Thursday evening.  
St. John's Y. P. S. at Martin Nelson Friday evening.

Services next Sunday at 10:30 a. m., and 7:45 p. m. The evening service will be in English.

Dr. John O. Evjen of Augsburg Seminary will speak morning and evening, and the choir will sing at both services.

Rev. E. E. Gynild will be at St. John's church next Sunday. He will preach in the morning at 11 o'clock and give a lecture in the afternoon.

The Ladies' Society in the city meets Wednesday afternoon, May 31, and Medames Soldal, Leppe and Klyve will serve refreshments.

You are cordially invited to attend these services.

NORW. LUTH. SYNOD.  
Next Sunday no services at the Willmar church in the forenoon. Sunday school at 10:30 a. m. English evening services at 7:30.

Services with communion at the Solomon Lake church at 10:30 a. m. Sunday school.

The Ladies' Society here in the city meets tomorrow (Thursday) afternoon. Refreshments will be served by Mrs. L. O. Thorpe, Miss Nora Estrem and Mrs. O. Barnstad.

The Missionary society meets with Mrs. Wm. Hanson next Tuesday afternoon.

The Sunday school teachers will meet with Miss Jonette Thorpe next Tuesday evening at 8 o'clock.

SALVATION ARMY.  
The Salvation Army meetings Thursday, Saturday and Sunday at 8 p. m. All invited.

Western Dovre Y. P. S.  
The Western Dovre Y. P. S. will have their next meeting at the Ole Dengerud home, Sunday evening, May 10th. A good program will be rendered after which refreshments will be served. Everybody welcome.



The Junior class had a class meeting Tuesday noon.

The Senior Annuals are expected almost any time now.

The Boys' Baseball Team will go to Kerkhoven next Saturday afternoon.

Harold Styles entertained a few of his friends at a slumber party last Friday night.

The Seniors had a class meeting Monday night to decide on the commencement invitations.

The Seniors took their eighth month examinations last Thursday and Friday and as everybody passed, all are happy.

Miss Esther Schutte of Cobb, Wis., has been offered a position in the eighth grade of the Central Building for next year.

Superintendent Nelson and Prof. Baird of New London schools were present at the Athletic party last Friday evening.

Mr. H. L. Popenoe, who was elected to take Mr. McNelly's place, has asked for a release from his contract which has been granted.

The Baseball Team went to Litchfield last Saturday to play their first game of the season. The final score was 12 to 4 in favor of Litchfield.

Miss Ruth Rademacher, principal of the Resville High School, has been elected to teach German, English and Music at our High School next year.

President Cowling of Carleton College has accepted an invitation to deliver the commencement address, Friday, May 29th. President Cowling is noted as being a splendid platform orator.

The Girls' Athletic Association gave a party for the Boys' Athletic Association last Friday night in the High School Gym. The usual games were played and everybody had a good time. Speeches were made by the coaches of the teams.

The children in the grades have been going to the different schools and reading. One day Mr. Foster heard one little boy saying, "If I'd only put on my new pants, if I'd known this morning we were going to read I'd've put on my new pants. But if they don't like it they know what they can do."

A Domestic Science Course is beneficial to a girl in many ways. First and most important it teaches her about the varieties, preparation and uses of food. It teaches true economy in heat, light, clothing, repairs, utensils, materials, house and table linen, and money. It deals with sanitation and the importance of sanitation to health and comfort. Then also the last part of the course is devoted to the study of home nursing. From this study the girl learns how to care for the sick, first aid to the injured, how to bandage all wounds, how to make a bed and many other things which are always of practical value.

EAST DOVRE.  
East Dovre, May 4—The Eagle Lake Girls' Society will meet at Roan's next Saturday afternoon, May 9th. Everyone welcome.

Rev. E. O. Larson has purchased a new Chevrolet automobile from the Halvorson garage at Willmar, but has been unable to bring it home on account of the bad roads.

Mrs. Oberg is assisting at the Old People's Home with house cleaning.

Miss Manda Olson left for Minneapolis Saturday of last week for a visit with friends.

The Ladies' Aid will have their next meeting at Mrs. Bergeson's, on Thursday afternoon, May 14th. In the evening the Eagle Lake Y. P. S. will meet in the church. A program will be given and refreshments will be served. Everybody welcome to their meeting.

Mrs. O. O. Bakken returned from Starbuck last Friday evening.

Miss Phebe LeMunyan from Spicer visited with Mabel Roan, from Saturday until Sunday of last week.

Mr. Carrol Backlund has been on the sick list the last few days with the mumps.

Mrs. E. E. Gynild visited with her mother at the Old People's Home last Thursday afternoon.

Mr. Arnold Bakken was out repairing the telephone lines, last Friday.

Mrs. Bennie Glarum of Willmar is keeping house for Christ Bakken.

Walter Bakken and Leslie Baklund called at Olson's Saturday evening.

"Kreds Møde" will be held at the Eagle Lake church May 26th, 27th and 28th.

## HEAD OF LUCE LINE TOWNSITES HERE

Says Main Line Will Be Built Thru Kandiyohi County This Year.

That the Luce electric line will be in operation as far west as Clara City before the end of the year is the belief of A. D. Schendel, of Holloway, who was in our city yesterday.

Mr. Schendel is the president of the Union Townsite Company which will control all the townsites from Thorpe and westward to Montevideo on the main line. Thorpe and townsites east are to be controlled by a company headed by Col. March of Litchfield.

Mr. Schendel says that the exact location of the townsites to be located near Big Kandiyohi Lake and Prinsburg in this county have not been determined as yet, but will be presently when they will be platted and lots be sold.

SVEA.  
Svea, May 4th—Rev. Ryden left for Atwater today to attend mission meeting there.

The Ladies' Aid Society will be entertained by Mrs. August Norman, Friday afternoon.

Miss Amy Lindberg of Willmar has been visiting with relatives and friends here a few days.

A great number attended the concert given by the Y. P. S. at the church Thursday evening. The receipts amounted to over thirty dollars.

School closed in Dist. No. 55, Friday afternoon and Mr. Johnson left for his home at Willmar and Miss Person left for Beckville where she will teach for some time.

Miss Florence Olson went to Willmar Saturday for a visit with relatives and friends for a few days.

Miss Phoebe Bengtson is dressmaking at Anson's.

Mr. Ed Hitch put in a telephone at Andrew Eastlund's Saturday.

Mr. and Mrs. J. E. Johnson and sons of Lake Lillian visited at J. Swenson's Sunday.

Mrs. Hjalmar Nordstrom assisted Mrs. Otto Lindquist Saturday.

Mr. and Mrs. Nels Anderson called at A. P. Johnson's Sunday afternoon.

The school board had a meeting Tuesday to hire teachers for the coming year, etc.

NINETEEN CENT SALE AT NEW YORK STORE.

To encourage its customers to vote on the question, who is the most popular minister in Kandiyohi county, the NEW YORK store has put on sale at low prices many serviceable articles.

Besides these, a number of items, sold regularly from 25c to 50c will be offered on Saturday, May 9th, all day at a uniform price of 19c.

—Mrs. R. T. Johnson and son, Malcolm left today for Marshall, where they will visit with friends and relatives for some time.

## Take Good Care of That which You Spend Your Life to Earn

The man who labors six days in the week for a living, should make an effort to save a part of his earnings for that time in the future when AGE shall reduce his earning capacity.

The man with a SAVINGS ACCOUNT is in a position to do this for this plan of setting aside a regular amount each week or month from the salary, is the ideal method of saving money.

Your deposit will be welcomed at this bank—we will help you save.

### Kandiyohi County Bank

Willmar, Minn.

## THE CLASS OF '14, WILLMAR HIGH SCHOOL



AS IT APPEARED IN ITS JUNIOR YEAR

R. J. BRANTON, M. D., Surgeon in Charge  
E. T. JOSEPHSON, M. D., Physician  
Res. Tel. No. 500  
**The Willmar Hospital**  
Cor. Becker Ave. and Fourth St.  
Mrs. Jane McDonald, Supt. of Nurses  
Calling Hours: 2 to 4  
Private Tel. No. 124  
Private hospital for the care and treatment of all non-contagious diseases.  
Physicians' Office Hours: 1-4 P. M.; 7-9 P. M.

GIFT TO MINISTER BY NEW YORK STORE.  
The NEW YORK FIVE AND TEN CENT STORE has on display a costly 1847 ROGERS BROS. silver ware set, which will serve as a gift in the name of the NEW YORK STORE's customers to the most popular minister in Kandiyohi county.  
The customers of the NEW YORK STORE are invited to vote which minister should get the gift.  
Voting contest begins Saturday May 9th and ends Saturday, May 30th.