

# PRINCE ALBERT

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### SOLDIERS WAR RISK INSURANCE

#### New Rates for Government Insurance Now Worked Out. Disability Clause A Feature.

The following information regarding the Government's Insurance for soldiers and sailors has been issued by the Bureau of War Risk Insurance and we are publishing the same for the benefit of the "boys" and others interested in this big government undertaking. The present rate will be in force for five years according to the government's original plan and it would seem that, except for those who are anxious to secure a 20 or 30 year endowment policy at once there should be no hurry in making the change.

1. Present certificates are one year renewable term contracts, and may be continued as such for a period of five years only, from the declaration of peace.

2. At any time during this period of five years the term policies may be converted without medical examination into any one of the following six forms: Ordinary Life, Twenty-payment Life, Thirty-year payment Life, Twenty-year Endowment, Thirty-year Endowment and Endowment maturing at age sixty-two. If the term policies are to be converted, the conversion must take place during the five year period mentioned.

3. These forms will be the only ones written and the insurance will be carried by the Government at rates considerably lower than private companies.

4. The rates are net rates based upon the American Experience Table of Mortality with interest at 3 1/2 per cent, figured upon monthly basis. All expenses of the Bureau are paid by the Government, thereby permitting the NET rate. This means that the monthly net rate will average 15 per cent below a similar rate in participating private companies.

5. Policies will contain a waiver of premium and total disability clause, making the policies payable at any time that the insured becomes totally and permanently disabled, RISK LESS OF HIS AGE. No policy in a private company contains a similar clause running beyond the age of sixty-five. An average rate of 8 per cent would have to be charged for such a policy in private companies.

6. A few rates for Government Policies:

Age	\$1,000 Insurance.	
	Monthly	Annual
20	1.15	13.83
25	1.29	15.24
30	1.47	17.28
35	1.70	20.08
40	2.01	23.74
45	2.38	28.71
50	2.91	35.56

  

Age	20-Payment Life.	
	Monthly	Annual
20	1.76	20.79
25	2.10	24.81
30	2.33	27.52
35	2.62	30.95
40	2.99	35.32
45	3.50	41.34

  

Age	20-Year Endowment.	
	Monthly	Annual
20	3.31	39.10
25	3.33	39.34
30	3.41	40.28
35	3.51	41.46
40	3.88	43.47
45	3.98	47.01

  

Age	30-Year Endowment.	
	Monthly	Annual
20	2.06	24.33
25	2.09	24.69
30	2.15	25.40
35	2.41	28.47
40	2.68	31.66
45	3.14	37.09

In comparing above rates with those of private companies an average of 18 per cent of the premium should be added to private company annual rates—10 per cent on account of monthly premium basis of Government policies, and 8 per cent on account of Government Disability Clause. If an annual premium is paid to a private company and death occurs during the year no return of premium is made. If an annual premium is paid under Government policy and death occurs all of the premium except current month is refunded. It will, therefore be noticed that the Government rate under converted policies will average about 20 per cent below the rates of participating private companies. The low rate provided by the Government and the special disability clause is granted only to soldiers and sailors holding regular term policies issued under the War Risk Act, the Government assuming all expenses.

7. Converted policies will participate in dividends earned from any mortality or interest savings. These dividends may be used to reduce premiums or accumulate at compound interest.

8. All policies are non-taxable, incontestable and non-assignable.

9. Cash values under converted policies are provided beginning at the end of the first year, being the full 3 1/2 per cent reserve values. Loans may be made up to 94 per cent of the cash value. Participating, paid-up and extended insurance is guaranteed in all converted contracts.

10. All policies are payable in event death, only in 240 monthly installments. Endowment policies are

payable for cash at maturity if desired.

11. A bill before Congress extends the permitted class of beneficiaries, and provides for full payment to estate if no beneficiaries in permitted class are living when policy becomes a claim.

12. Policies may be reduced, but not increased.

13. Rates for converted policies are at age attained and no credit can be made for term premiums paid.

14. All premiums are due on the first day of each month and should be sent to "Disbursing Clerk, Bureau of War Risk Insurance, Washington, D. C." Checks and money orders should be made payable to the Treasurer of the United States.

15. Grace of one month is allowed in payment of premiums and liberal reinstatement provisions during a period of two years from date of lapse are contained in the policy.

16. Further information concerning conversion, including rates, blanks for making conversions, etc., may be secured by addressing Bureau of War Risk Insurance, Conservation Section, 301 Southern Building, Washington, D. C.

### OBITUARY

**NELS YOUNG.**  
The community was saddened last Tuesday evening to learn of the death of Nels Young, the only son of J. A. Young which occurred on Feb. 25, 1918 at about eight o'clock in the evening. Death was caused by diabetes which he had been suffering from a little over a year but was able to be up and around until the last day.

Nels August Young was born at Svea Parish, Skaraborg like Sweden on July 17, 1895, thus attaining the age of 23 years, 7 months and 8 days. He came to this country with his parents in 1901 locating on the J. A. Lindblad farm near Svea, where they resided for two years when they moved to Kandiyohi where they lived for two years, when they again moved to Svea locating on the place where they now reside.

He received his education in this county, graduating from the 8th grade in Dist. 68 in 1911 and from the Willmar Seminary in 1914. He was confirmed at Svea Lutheran church on Feb. 10, 1910.

He leaves to mourn his untimely death his parents, two aunts, Mrs. Anderson of Svea, Mrs. Nelson of Centralia, Wash., two uncles, Frank Carlson of Minneapolis, Adolph Carlson of Coon Rapids, Minn., besides other relatives both in this country and in Sweden. He was a most devoted son and well loved by all who knew him.

The funeral was held at the home at one o'clock and at Svea Lutheran church at three o'clock on March 1, 1918. Rev. J. B. Sorenson officiating. The pall bearers were Herbert Lundin, Carl Wahlgren, Arthur Freed, Robert Lindahl, Herbert Christianson and Wilhelm Christianson.

There was a beautiful floral offering contributed by parents, relatives and friends. Hemsändsång No. 299, "Fram om Suck sig amygd" was sung by Carl Johnsson, Ruth Gorans and Mrs. Harold Nelson.

O, huru sällt att en gång skåda Gud!  
Det blir en salig dag, då jag får bud.  
"Ånk, fara hem från allt elände här  
Ock evigt vara hos min Jesus kär!"

### JOHN PETERSON.

An old settler of Lake Elizabeth passed away when John Peterson answered the summons of Death on the 18th of Feb. at 7:30 o'clock p. m., death being due to cancer of the stomach. He was born in Dalby Skåne, Sweden, March 12, 1841, being thus 77 years, 11 months and 5 days at the time of his death.

At the age of 29 years he left Sweden and came to America, 1870 and came to Madison, Wis., where he was for some years. Later he came to Atwater where he was united in marriage to Gustava Swenson the 20th of Dec. 1884. They lived for 8 years 1 1/2 miles south of Atwater, later moving to the farm in Lake Elizabeth where his wife passed away July 7, 1898. Mr. Peterson made this his home until in 1914, when he went to Minneapolis. He resided out his farm. The last 4 years he made his home with his daughters, being at the home of Mrs. J. B. Thelen in Minneapolis when he passed away.

Seven children were born to Mr. and Mrs. Peterson, the youngest a daughter, Hannah, having passed away. The surviving children are: Mrs. Henry Keyser of Swan River, Minn.; Mrs. Victor Anderson, oca, 1870 and came to Madison, Wis., where he was for some years. Later he came to Atwater where he was united in marriage to Gustava Swenson the 20th of Dec. 1884. They lived for 8 years 1 1/2 miles south of Atwater, later moving to the farm in Lake Elizabeth where his wife passed away July 7, 1898. Mr. Peterson made this his home until in 1914, when he went to Minneapolis. He resided out his farm. The last 4 years he made his home with his daughters, being at the home of Mrs. J. B. Thelen in Minneapolis when he passed away.

The remains were brot here Friday evening and the funeral services were held last Saturday at the Swedish Lutheran church at 2 o'clock, Rev. LeVander officiating. Interment was made in the Union cemetery beside his wife.

Relatives from a distance who attended the funeral were: Mr. and Mrs. John Malmberg, Mr. and Mrs. N. A. Christensen, Mr. and Mrs. Hans Olson and son and son Martin and N. J. Johnson, all of Grove City.

The pall bearers were: L. Hedlund, G. A. Glader, Gust Hedner, Johannes Pearson, Chas. Rossell and F. O. Hall.—Contributed.—Atwater Press.

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### SPICER-ON-GREEN LAKE

Spicer-on-Green-Lake, March 3rd.—Chris. Rosaker and family of Hartson moved their household goods last Thursday into the rooms above the meat market, which he recently purchased and took charge of it March 1. Oscar Thorvig and Ireg Knudson were at Willmar on Friday until Saturday, having dentist work done.

Miss Bertha Pederson left last week for Kandiyohi, where she will be employed at the E. L. Quam home for some time.

Miss Ellen Monson was dress making at the W. C. Hendrickson home last week. She left for her home Sunday.

Mr. and Mrs. Nels Barner and family departed last week for Sauk Centre near which place they will make their future home. They sold their residence north of the town Friday to T. Smithson of Roseville. Mr. Barner has purchased a farm five miles south of Sauk Centre.

Christ O. Carlson returned Wednesday from a business trip to the Willmar visitor last Wednesday.

N. B. Johnson returned Thursday from a business trip to Willmar.

About \$14 was realized from the lunches sold in the Swedish church basement last Thursday.

H. M. Walby of Willmar was at Spicer on business last week. "Phelera ice crew finished loading ice last Thursday. About 3500 cars have been filled.

F. H. Harris, O. J. Orsen and A. C. Franzen returned Saturday from an excursion trip to Houston, Texas.

A. J. Thorvig was at Willmar Saturday between trains.

Mr. and Mrs. M. J. Kloster entertained several relatives last Sunday. Miss Dena Carlson arrived home Saturday from Willmar, where she has completed a four months business course at the Seminary.

The sad news reached us the first of the week of the death of Mrs. Hans Erickson, which occurred at the Sunnyside hospital at New London Sunday morning. Mrs. Erickson underwent an operation a short time ago and was getting along nicely, when she contracted pneumonia, which caused her death. She is a daughter of Mrs. Hannah Thompson. Mr. and Mrs. Erickson and little son arrived from their home at Oaklie, Minnesota about two weeks ago and were visiting relatives here. Obituary will be published next week.

Mrs. Arthur Boreen is a patient at the Sunnyside hospital at New London.

The Norwegian Lutheran congregation will serve lunch in the Annex on election day, March 11th, beginning at 11 o'clock in the forenoon and continuing through the afternoon and evening. Everybody welcome to attend.

The Norwegian Lutheran congregation at Long Lake will hold a Sunday meeting March seventh, eighth and ninth. Rev. A. M. Lund, the local pastor will be there and several visiting pastors, among them are Rev. Barstad of Lac qui Parle, Rev. Holter of Minneapolis, Rev. Opedahl of Sacred Heart and several others. All are invited to attend these meetings.

There is more Catarrh in this section of the country than all other diseases put together, and for years it was supposed to be incurable. Doctors prescribed local remedies, and by constantly failing to cure with local treatment, pronounced it incurable. Catarrh is a local disease, and is cured by a local remedy. It is greatly influenced by constitutional conditions and therefore requires constitutional treatment. Hall's Catarrh Medicine, manufactured by Hall's Catarrh Medicine Co., Toledo, Ohio, is a constitutional remedy, taken internally and acts through the blood on the mucous surfaces of the System. One Hundred Dollars reward is offered for any case that Hall's Catarrh Medicine fails to cure. Send for circulars and testimonials.

HALL'S CATARRH MEDICINE, Sold by Druggists, or by Mail, 635 Third Street, St. Paul, Minn.

### N. D. LEGISLATURE HAS FINISHED WORK

#### League Program Enacted and Session Adjourned in Record Time.

By E. B. Fussell

Bismark, N. D.—In the presence of the entire membership of both houses of the legislature, all state officers and hundreds of farmer visitors to Bismark, Governor Lynn J. Frazier of North Dakota last Tuesday signed the series of principal League bills passed by the legislature.

Each bill went into effect as the governor signed it, all carrying emergency clauses. However, to give the opposition opportunity to test the sentiment of the people of North Dakota again, if they desire to do so, Governor Frazier announced that he would call a special election upon petition of from 15,000 to 20,000 voters of the state. Under the constitution the governor is not required to call an election unless 30,000 voters request it, but Governor Frazier explained that there was no disposition to avoid an issue.

The "big five" bills signed by Governor Frazier before the two houses were:

The bill creating the state industrial commission, authorized to conduct all forms of business in which the state may engage.

### THE BILL CREATING THE BANK OF NORTH DAKOTA

which will enable the state industries to be financed and also will provide cheaper real estate loans and grain loans to farmers.

The bill creating the North Dakota Mill and Elevator association, authorizing the state to build and operate terminal elevators, flour mills, packing plants, and to engage otherwise in the marketing of all agricultural products.

Some of the farmers who were in Bismark to watch the final act in their fight for state marketing of grain were the same Equity men who had come to the legislature of 1915 to ask that session to pass the terminal elevator bill. They were then told to "go home and stop the hogs."

All Pledges Fulfilled.

Lieutenant Governor Howard Wood, son of F. E. Wood, first farmer to join the Nonpartisan league, presided over the joint session of the legislature.

Following the signing of the measures there was a round of speechmaking. Farmer legislators from both houses recalled the long fight of the North Dakota farmers for the reforms that they finally were getting.

The joint session virtually marked the close of the North Dakota legislature. A few days were spent in winding up unfinished business, principally dealing with small bills. The legislature finally adjourned with every promise and pledge fulfilled and every bill of the League program enacted into law.

The sixteenth North Dakota legislature is remarkable in a number of ways. That it will prove a historical session was predicted by J. P. T. O'Connor, leader of the opposition on the floor of the house.

No other legislature, in any American state, has enacted so many important measures at a single session. The nearest approach was the record of the New Jersey legislature, during the first year of the administration of Governor—now president—Woodrow Wilson. But the Frazier administration and the North Dakota legislature have done more progressive work and more of it than the Wilson administration and the New Jersey legislature did.

In spite of the importance of the legislation, the legislature introduced less bills than ever before, cost less and adjourned earlier. Agreement was made at the start to keep down petty and unimportant bills and to adjourn as soon as the bills promised to the people were enacted. As a result adjournment was taken well before the end of 60 days.

Less employees were used than ever before. This was possible because help was selected on the basis of efficiency rather than politics.

The North Dakota legislature was the first to indorse all of President Wilson's "14 points" to insure permanent peace.

The North Dakota legislature also was the first to make any substantial provision for the relief of returning soldiers, voting the \$25 for each month spent in service, the money to be used as first payment on a home or for education.

Degree of Honor Social.

The Degree of Honor will give a social at the home of Mrs. W. Sperry at 417 Third St. West, on Wednesday, March 12. The menu will include sandwiches, cake doughnuts, beans, pickles and coffee, at 15c. All are cordially invited.

Position in Minneapolis Bank.

Merald Tollefson came out from Minneapolis Friday night to spend the week-end at his home here. He has a splendid position in the Republic State Bank of that city, and a good chance for advancement.—Granite Falls Tribune.

J. A. Pendleton, well known farmer from neighborhood of Mankato, arrived the past week with two cars of farm equipment. He will locate on the Berg farm west of the lake. One son Charles has just arrived to U. S. after a year's service in the signal detachment of the Army, and his father expects him to join him presently.

GARD OF THANKS.

We hereby wish to express our sincere thanks for sympathy and help given us during the illness and death of our beloved son, and to all who contributed to the beautiful funeral offering.

Mr. and Mrs. J. A. Young.

### Subscription to the United War Work were all due March 1st and may be remitted direct to me.

In each case please give your precinct.

J. F. Millard, Chm.

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