

WILL SOON BE COMPLETED

Work on First of Judicial Ditches is Progressing Rapidly.

Will Reclaim Lands for Farming Purposes Valued at \$60,000.

By the expenditure of \$20,000, farm lands in Nicollet county having a value of at least \$60,000 are to be reclaimed. This is being accomplished by the construction of the Rush river judicial ditch, work on which was begun four months ago. It is an engineering enterprise of vast importance to farmers in Nicollet and Sibley counties, and when it is completed, soon after the first of the year, it will, in addition to restoring a large tract of land, drain some 10,000 acres.

The Rush is a small stream which empties into the Minnesota river near Henderson. Not many years ago it was little better than a creek, frequently drying up in the summer months, but so many county drainage ditches were led into it that in recent years it has been kept at flood-stage practically all the time. Sand and earth, washed down from the lateral ditches, filled the original channel in many places, with the result that the stream overflowed its banks, inundating low-lying farms and meadows and destroying the usefulness of hundreds of acres of valuable land.

Endless annoyance was caused by the repeatedly-recurring floods, and a few years ago the situation became so acute that the flood sufferers petitioned the Sibley county district court for an injunction restraining the upland farmers from constructing any more county ditches. At its last session the state legislature enacted a law empowering district judges to establish judicial ditches where streams had become swollen and damage had resulted from the extension of county drainage systems, and the Rush river petition was the first to be filed under that law.

As originally planned the ditch was to have an average width of twelve feet at the bottom, but the Hamlin Construction company is digging it with a minimum width of eighteen feet. Its contract requires it to dredge the stream a distance of twelve miles, and it is straightening its tortuous course, as well as deepening and widening the channel. The dredging machine, which is equipped with an individual electric lighting plant, is operated both day and night, and has removed on an average of 40,000 cubic

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yards of earth a month. Some 55,000 cubic yards remain to be taken out, and the contract can be finished within sixty days.

When the drain is completed property owners along the valley will be able to reclaim 1,200 acres that have been lying idle since 1901. None of it is worth less than \$50 an acre, but the benefits do not end with this, for the lateral ditches drain a tract of fully 10,000 acres, a large part of which would be valueless without them.

As the tract benefited is so large, it has been found impractical to follow the usual method of levying assessments against the property lying along the ditch, and the greater part of the expense will be borne by the state and county. To meet the expenditure the state drainage commission has appropriated \$10,000 and Nicollet county \$2,500. The remainder will be assessed in the usual manner, allowing the farmers to recover land worth \$50 an acre at a cost of approximately \$7 an acre.

Hoch! Der Kaiser!

The following verses will be remembered as having been recited at a Union League Club dinner in New York to some naval officers in 1899. It took three years to quiet the international vibrations. Just at present, however, in view of the political uprising against the Kaiser in his own country, their publication will prove timely.

Der Kaiser of dis Fatherland
Und Gott on high all dings command,
Ve two—ach! Don't you understand,
Myself—und Gott!

Vile some men sing der power divine
Mine soldiers sing "Die Wacht am Rhein,"
Und drink der health in a Rheinisch wine

Of Me—und Gott!
Dere's France, she swaggers all around,
She's ausgespielt,
To much me think she don't amount;
Myself—und Gott!

She will not dare to fight again,
But if she shouldt, I'll show her blain
Dat Elsass und (in French) Lorraine
Are Mein—by Gott!

Dere's grandma dinks she is nicht small beer,
Midt Boers und such she interferences;
She'll learn none owns dis hemisphere
But Me—und Gott!

She dinks, good frau, some ships she's got
Und soldiers midt der scarlet goat.
Ach! We could knock dem! Pouf!
Like dot,
Myself—midt Gott!

In dimes of peace brebare for wars,
I bear der spear und helm of Mars,
Und care not for den thousand Czars,
Myself—midt Gott!

In fact, I humor efrv whim,
With aspect dark und visage grim;
Gott pulls mit Me und I mit him,
Myself—und Gott!

FIRES AND INSURANCE

What Being Burned Out May Mean to a Business.

DAMAGE ONE CANNOT COVER.

Enormous Losses Caused by the Suspension of Operations and the Drifting Away of Trade That Are Not Appreciated by the General Public.

"I suppose you heard that Blank & Co. were burned out from the roof to the basement last night?" remarks the man in the car.

"No!" exclaims the friend who hasn't seen the morning paper. "I suppose they carried insurance?"

"Oh, yes—a hundred thousand of it!" returns the first speaker, at which his friend settles back with the comment that everything is all right then.

This is the layman's conclusion almost invariably. Some big concern burns out, but with insurance to an amount seeming to cover the loss the average man is disposed to feel that it is all right. He doesn't stop to think of the enormous risks of a business which cannot be covered by insurance and which for weeks, months or years after a fire are crippling and perhaps ruinous to the fire victim.

Take, for example, a highly organized factory plant in prosperous times which has been turning out a vast specialized product from the hands of thousands of expert workmen. This plant, fitted with costly machinery, is covered by insurance upon its visible material assets. Fire sweeps it and lays everything in hopeless ruin. If every piece of machinery, every building and all material adjuncts of the plant have been covered to full value in such a plant, will the reader dare make a rough guess as to what the limitations of loss may be?

Only the other day I stepped into a bookbindery, unostentatious in its street signs and occupying a fifth floor in an obscure street. In the elevator shaft was that peculiar odor which marks the track of fire and firemen days and weeks after such an accident.

"Most of the fire was next door," explained the proprietor, "but I guess the smoke and the water were about as bad for us. Sometimes it is almost better to have the fire yourself than be next door to it."

Which seemed to be especially true of book material. Where smoke and soot had failed to blot and ruin the stock, water from the engines in the street had flooded it until ruin alone was descriptive. Everything had been closed down, workers in the plant were idle, and the proprietor was awaiting the adjustment of the insurance which he had been carrying. But in the extent of this insurance itself was a knotty situation.

Ordinarily the house had carried policies which would have left it the minimum of risk on its machinery, stock and materials. Ordinarily a still further blanket policy was carried for the purpose of covering the normal amount of book material on hand owned by others and contracted for rebinding. But only a few days before the fire the house had received a consignment of \$5,000 worth of law-books to be bound. These volumes, aside from intrinsic value, represented so much of other value as to make the risk abnormal for almost any season. And these books were ruined.

Before receiving them the binder had asked the owners to take out a policy for themselves protecting them against such fire loss. The firm had not done so, and when the fire damage came the disposition of the owners was to hold the binder for them under one of the binder's blanket policies.

On this one disputed point, taking it into court, will some one make a guess as to what this one feature of the fire may cost the binder, who to all purposes was "insured," if it should be settled in the supreme court after five or seven years, for example?

But in the case of the big manufactory, with its imported special machinery, its season of rush work and its enormous and fluctuating stock of material—if on the morning after the fire the assuring companies settle in full for the visible losses, how much has the company been damaged?

Of first consideration, perhaps, is the enormous payroll of the concern. If most of the mechanical work of the plant has been done by pieceworkers, still the necessary force of directing employees on salary is a problem. The determination of the owners is to start up anew. Tried and proved employees must be retained while the work of rehabilitation goes on. They must be paid even if they are to do no more than wait. Settlement of some kind must be made with contractors who have been supplying raw materials from the hands of other thousands of workers. No matter what the clauses in contracts providing immunity in case of fires, strikes and acts of Providence, every line of business affecting the welfare of the manufactory has been affected.

The plant is a total loss. Before it can be rebuilt the ruins of the old factory must be cleared away.

In the meantime all those customers of the manufactory who have been pressing for the filling of contract orders find themselves shut out of any chance for receiving them. They turn at once to other competing establishments for the work. Not only does the burned out firm lose all chance of profits from this work, but it is running a long chance of losing some of its oldest and best customers of years' standing.—Chicago Tribune.

Three Signs.

Peculiarities of signs are a source of never ending delight to some people. One man reached his office grinning the other morning because on his way downtown he had seen three signs that read as follows: "Teddy Bears Retained," "Baby Carriages Retired" and "Umbrellas Recovered." — New York Post.

The Man in the Moon.

The dark markings so conspicuous on the moon and known as the "man in the moon" are great plains, lying at a much lower level than the brighter parts. In all probability they are old sea bottoms, some of them having undergone upheavals and other changes since the water retreated from them, others presenting the appearance of being unchanged since the time when the waters dried up or were in some other way removed from them.

His Thirst.

Husband—May, just send up some filtered water. Wife—Which was it last night, "Detained at the office" or "A friend at the club?" Husband—Why? Wife—Because I didn't know whether you wanted a tumbler or a painful.—London Opinion.

Off His Mind.

"Have you forgotten that X that you borrowed of me some time ago?" "Oh, no. I still have it in my mind." "Well, don't you think this would be a good time to relieve your mind of it?"

The sorrow of yesterday is as nothing, that of today is bearable, but that of tomorrow is gigantic because indistinct.—Euripides.

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Our assortment of Toys and Playthings for the Children is the largest and most complete in variety ever shown. Christmas and New Years Cards and Postals and Post Card Albums in large variety.

Toy Books and Children's Books, Books for Boy's and Girl's, and everybody. Gold Pens in Pearl and Desk Holders, Fine Stationery.

Fountain Pens in large variety, the kind that satisfies. Musical Instruments every kind from smallest to largest.

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A great sale of pianos.

A list that is the biggest that has ever been compiled, comprising fine pianos, has just been issued by Lyon & Healy. This list contains the names of the hundreds of fine, new pianos and slightly-used pianos being offered at a forced sale owing to re-building operations by Lyon & Healy. Full and trustworthy particulars of each instrument are given, so that the buyer may judge for himself whether or not the piano is a bargain.

The figures quoted are phenomenally low. Lyon & Healy are making a determined effort to close out all these great stocks of instruments within the next 30 days, and the prices have been reduced with this object in view.

Send for a copy of this list. If you do not wish to pay all cash for a piano, you can arrange for monthly payments. Address Lyon & Healy, 10 Adams street, Chicago.

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One and one-half fare for the round trip, Dec. 12 to 17, inclusive, account National Corn Exposition, Omaha. Return limit Dec. 22. Full particulars on application to Ticket Agents. 48-50

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FOR SALE—Lot 6, Block 206, North.
FOR SALE—Lot 6, Block 15, South.
FOR SALE—Lot 14, Block 57, South.
FOR SALE—Lot 1, Block 119, South.
FOR SALE—Outlot N. 138.

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Turner Hall

Program of Classes in Gymnastics.

Boys' class, ages 6 to 11: Wednesday afternoon, 4:30 to 5:30; Saturday forenoon, 9:00 to 10:15.

Boys' class, ages 11 to 14: Monday and Thursday afternoons, 4:30 to 5:30

Youths' class, ages 14 to 17: Monday evening, 7:30 to 8:45 and Friday evening, 7:30 to 8:30.

Girls' class, ages 6 to 11: Tuesday afternoon, 4:30 to 5:30, and Saturday forenoon, 10:15 to 11:30.

Girls' class, ages 11 to 15: Tuesday and Friday afternoons, 4:30 to 5:30.

Misses' class, age over 15: Wednesday and Saturday evenings, 7:30 to 8:30.

Ladies' class: Thursday evening, 8:00 to 9:00.

Men's class: Tuesday and Friday evenings, 8:30 to 9:45.

Fencing class: Sunday forenoon, 10:00 to 11:30.

Sunday School: Sunday forenoon, 10:30 to 11:45.

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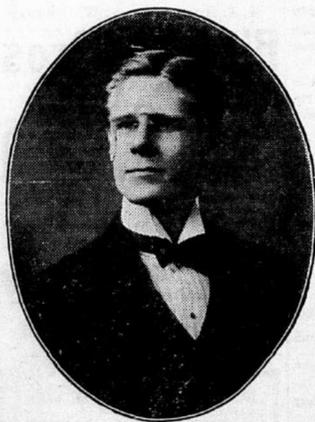
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