

# ANNUAL STATEMENT

OF THE MARSHALL COUNTY SKANDINAVISKE MUTUAL FIRE INSURANCE COMPANY OF NEWFOLDEN, COUNTY OF MARSHALL, STATE OF MINNESOTA, FOR THE YEAR ENDING DEC. 31, 1912.

Actual cash balance on hand and in Bank December 31 of previous year	\$6,331.55
Income during year 1912:	
Cash received as first payments of Policies issued during the year	\$ 445.03
Cash received from Premiums during the year	2,010.18
Cash received from Interest	282.50
Total amount of cash received during the year	2,737.71
Total Cash including balance on hand from previous year	9,072.26
Disbursements during year 1912:	
Paid losses incurred during the year	988.54
Paid commissions to Agents, \$71.50; Paid Agents for Adjusting losses, \$23.00	94.50
Paid Agents' Expenses, \$19.25; Paid directors, \$98.56	147.81
Paid salaries of Officers, President \$23.00; Secretary \$100.00; Treasurer \$85.53	208.53
Postage \$57.35	57.35
Paid for Printing \$33.95	33.95
Insurance Department Fees	2.00
Traveling Expenses \$44.80; Sundries \$5.17	49.97
Total amount of Disbursements during the year	1,582.55
Actual cash balance on hand at end of year	\$ 7,498.61
Assets other than cash, December 31, 1912:	
Premium or Assessment Notes held first of year	\$74.98
Portion of same collected in full	\$69.67
Portion of same collected or charged off as uncollectable	\$ 5.31
Balance of old premium or assessment notes remaining on hand at end of year	\$00.00
Premium or assessment notes unpaid which were acquired during the year	\$ 40.02
Total assets of the Company, including balance cash on hand Dec. 31, 1912	\$ 7,529.63
Liabilities December 31, 1912—None.	
No assessments levied during the year, 1912.	
Policy Exhibit.	
Policies in force Dec. 31, of previous year	1216 \$1,512,819.00
Policies issued during the year	334 526,442.00
Total	1550 \$2,039,261.00
Deduct policies expired and ceased to be in force during the year	190 \$ 268,776.00
Policies and amount in force at end of year, viz. December 31, 1912	1360 \$1,770,475.00
Loss claims presented during the year, 7	\$ 988.54
Losses paid in full as adjusted	988.54

## LIST OF TOWNSHIPS

in which the company is authorized to transact business:

Newfolden	Excel
New Solum	Vega
New Maine	Oak Park
Spruce Valley	Big Woods
East Valley	Bloomer
Holt	Warrenton
Thief Lake	Middle River
Lincoln	Huntly
West Valley	Esplee
Marsh Grove	Sinnott
Viking	Fork
Comstock	Grand Plain
Foldahl	Moylan
Wright	Boxville
Cedar	Donnelly
Aima	Agder
East Park	Linsell
Rollis	Valley
Veldt	Whiteford
Wanger	Como
McCrea	Eagle Point
Nelson Park	Tamarac
Augsburg	Twp. 156, R. 41
Moose River	Twp. 158, R. 41

## OFFICERS:

President, A. Bergstrom, Warren P. O.  
Vice President, O. L. Skonovd, Viking P. O.  
Secretary, Nels Skaug, Newfolden P. O.  
Treasurer, Brede Svendsen, Newfolden P. O.

## DIRECTORS:

A. Bergstrom, Warren P. O.  
O. L. Skonovd, Viking P. O.  
Nels Skaug, Newfolden P. O.  
Brede Svendsen, Newfolden P. O.  
Peter Erickson, Viking P. O.

County of Marshall )  
 ) ss.

State of Minnesota, )

Andrew Bergstrom, President, and Nels Skaug, Secretary, of the Marshall County Skandinaviske Mutual Fire Insurance Company, being duly sworn, each for himself deposes and says, that they are the above described officers of said Company, and that on the thirty-first day of December last, all of the above described Assets were the absolute property of the said Company, free and clear from any liens or claims thereon, except as above stated, and that the foregoing statement, with the schedules and explanations herein contained, annexed or referred to, are a full and correct exhibit of all the Assets, Liabilities, Income and Disbursements, and of the condition and affairs of the said Company on the said thirty-first day of December last, and for the year ending on that day, according to the best of their information, knowledge and belief, respectively.

ANDREW BERGSTROM,  
NELS SKAUG.

Subscribed and sworn to before me this 3rd day of February, 1913.

(Seal) Hans E. Myhre,  
Notary Public,  
My commission expires Sept. 6th, 1913.

## CERTIFICATE OF INCORPORATION

OF—  
NORTHWESTERN MINNESOTA TELEPHONE COMPANY.

We, the undersigned for the purpose of forming a corporation under and pursuant to the provisions of Chapter Fifty-eight (58) Revised Laws of Minnesota for 1905, and any amendment thereof, do hereby associate ourselves as a body corporate, and do hereby adopt the following certificate of incorporation:

**First.**  
The name of this corporation shall be Northwestern Minnesota Telephone Company. The general nature of its business shall be to build and operate telephone lines in and around Strandquist and neighboring villages. The lines built and operated by this corporation shall connect cities and villages of less than 2,000 inhabitants as provided by section 2873 Revised Laws of Minnesota for 1905. The principal place of business of this corporation shall be in the village of Strandquist, Marshall County, Minnesota.

**Second.**  
The time for the commencement of this corporation shall be February 5, 1913 and the period of its duration shall be thirty years.

**Third.**  
The names and places of residence of the persons forming this corporation are as follows:  
L. M. Englund, residing at Karlstad, Minn.;  
Lewis Anderson, residing at Strandquist, Minn.;  
P. O. Hanson, residing at Strandquist, Minn.;  
John Koland, residing at Strandquist, Minn.;  
C. K. Koland, residing at Strandquist, Minn.;  
L. C. Franzen, residing at Strandquist, Minn.;  
A. H. Lund, residing at Strandquist, Minn.;  
Kasmi Lund, residing at Strandquist, Minn.;  
I. L. Strandberg, residing at Strandquist, Minn.;  
N. A. Johnson, residing at Strandquist, Minn.;  
P. A. Sundberg, residing at Strandquist, Minn.;  
Ole Thompson, residing at Strandquist, Minn.;  
Lars Oina, residing at Strandquist, Minn.;  
G. P. Janson, residing at Strandquist, Minn.;  
Lars Tell, residing at Strandquist, Minn.;  
J. S. Larson, residing at Strandquist, Minn.;  
E. O. Wallin, residing at Strandquist, Minn.;  
Anton Janson, residing at Strandquist, Minn.;  
Ole E. Sjodin, residing at Strandquist, Minn.;  
Ole Nilson, residing at Strandquist, Minn.;  
Andrew Boen, residing at Strandquist, Minn.;  
Magnus Johnson, residing at Strandquist, Minn.

**Fourth.**  
The management of this corporation shall be vested in a Board of Directors, composed of not less than three and not more than five members. The names and address of the first board of directors are as follows:  
L. M. Englund, Karlstad, Minnesota;  
O. Hanson, Strandquist, Minnesota;  
L. C. Franzen, Strandquist, Minnesota;  
Lewis Anderson, Strandquist, Minnesota;  
John Koland, Strandquist, Minnesota.

The first officers of this corporation are:  
President, L. M. Englund, of Karlstad, Minnesota;  
Vice President, Lewis Anderson of Strandquist, Minnesota;  
Secretary, L. C. Franzen, of Strandquist, Minnesota;  
Treasurer, N. A. Johnson, of Strandquist, Minnesota.  
All the above named officers and directors shall hold their respective offices until the first annual meeting of the corporation to be held at Strandquist, March 25th, 1913, at which time and annual thereafter a board of directors shall be elected by the stockholders of this corporation. The regular annual meeting of the stockholders of this corporation shall be held each year, immediately after the election of directors, or as soon thereafter as practicable. The directors shall meet and elect from their number a president and a vice president, and from their number of from the stockholders a secretary and a treasurer. Any office except that of president and vice president may be held by one person. The directors and officers of this corporation shall hold their respective offices until their successors have been duly elected and entered upon the discharge of their duties.

**Fifth.**  
The capital stock of this corporation shall be \$10,000.00, which shall be paid in, in money, property, or both, in such manner, at such times, and in such amounts as the board of directors shall order.  
The capital stock shall be divided into 250 shares of the par value of \$40.00 per share. No share shall be issued for less than its par value and no member shall hold more than ten shares.

This corporation shall commence business whenever 15 per cent of its capital stock has been subscribed for and paid in, but no certificate of stock shall be issued to any person until the full amount thereof has been paid in in cash.

**Sixth.**  
The highest amount of indebtedness to which this company shall at any time be subject shall be the sum of \$10,000.00.

In testimony whereof, we have hereunto set our hands, this 5th day of February, 1913.  
L. M. Englund,  
Lewis Anderson,  
P. O. Hanson,  
John Koland,  
C. K. Koland,  
L. C. Franzen,  
A. H. Lund,  
Kasmi Lund,  
I. L. Strandberg,  
N. A. Johnson,  
P. A. Sundberg,  
Ole Koland,  
Ole Thompson,  
Lars Oina,  
G. P. Janson,  
Lars Tell,  
J. S. Larson,  
E. O. Wallin,  
Anton Janson,  
Ole E. Sjodin,  
Andrew Boen,  
Magnus Johnson.

In presence of  
L. H. St. John,  
O. H. Ligt,  
State of Minnesota, County of Marshall,--ss.

On this 5th day of Feb. 1913, before me a notary public in and for Marshall County, Minnesota, personally appeared L. M. Englund, Lewis Anderson, P. O. Hanson, John Koland, C. K. Koland, L. C. Franzen, A. H. Lund, Kasmi Lund, I. L. Strandberg, N. A. Johnson, P. A. Sundberg, O. C. Koland, Ole Thompson, Lars Oina, J. P. Janson, Lars Tell, J. S. Larson, E. O. Wallin, Anton Janson, Ole E. Sjodin, Ole Nilson, Andrew Boen, Magnus Johnson, to me known to be the persons named in and who executed the foregoing certificate of incorporation, and acknowledged that they executed the same as their free act and deed, for the uses and purposes therein expressed.

(Seal) C. M. Carlson,  
Notary Public, Marshall County, Minn.  
My commission expires Feb. 1st, 1919,  
State of Minnesota, Department of State.  
I hereby certify that the within instrument was filed for record in this office on the 11th day of February, A. D. 1913, at 3 o'clock P. M. and was duly recorded in Book W-3 of Incorporations on page 456.  
Julius A. Schmah,  
Secretary of State,  
State of Minnesota, County of Marshall--ss.

I hereby certify that the within instrument was filed in this office for record on the 14th day of February, A. D. 1913, at 4 o'clock P. M. and was duly recorded in book I of Misc. on page 69.

Carl Hanson,  
Register of Deeds,  
Chas. E. Grinder.

## Deafness Cannot Be Cured

by local applications, as they cannot reach the diseased portion of the ear. There is only one way to cure deafness, and that is by constitutional remedies. Deafness is caused by an inflamed condition of the mucous lining of the Eustachian Tube. When this tube is inflamed you have a rumbling sound or imperfect hearing, and when it is entirely closed, Deafness is the result, and unless the inflammation can be taken out and this tube restored to its normal condition, hearing will be destroyed forever; nine cases out of ten are caused by Catarrh, which is nothing but an inflamed condition of the mucous surfaces.

We will give One Hundred Dollars for any case of Deafness (caused by catarrh) that cannot be cured by Hall's Catarrh Cure. Send for circulars, free.  
F. J. CHENEY, & CO., Toledo, Ohio.  
Sold by Druggists, Also  
Take Hall's Family Pills for constipation.

## SWEDEN.

The recent combination of the tobacco companies has resulted in a cutting down of employees, particularly salesmen and office help. To off-set the feeling of those who are to be let out of service the new trust has announced a series of pensions and cash stipends, amounting to 150,000 crowns per year.

A late dispatch states that there is now no doubt about the matter of a state appropriation for Swedish athletics, to make possible a winning participation in the Olympic Games and other international contests. The amount has not yet been determined but the Athletic Association has good hopes of securing an adequate amount for the purpose.

There continues to be considerable trouble in securing the necessary recruits for the up-keep of the army in a way satisfactory to the war department. General Major Wrangel of the Sixth Division believes this is due to the enlistment restrictions and proposes some changes which he believes will make enlistment more attractive. Among other things he suggests a liberal premium at the time of discharge, to be given to all who serve out their enlistment in a faithful manner.

The central bureau of animal husbandry has just issued a report showing the condition of the stockraising industry for the past year. The figures indicate that there has been a very considerable decrease in the visible supply, the proportion being 942 head per 1,000 inhabitants for last year as against 972 per 1,000 for the preceding year. There are about 125,000 head less than a year ago, the greatest decrease being in sheep and goats. This condition means continued high prices for meat.

The Mayflower movement in Sweden has come to be one of the important philanthropies of the year. Last year the total amount received for the sale of the first Mayflower amounted to 201,852 crowns, which was better than the previous year by several hundred crowns. The number of societies engaged in the enterprise increased during the year from 360 to 403. The money is used for the national anti-tuberculosis work and the sale of the flowers has now become an annual event. A big increase is expected this year, as conditions are better than for some years past.

Sylvia Pankhurst Arrested,  
London, Feb. —For the third time in the month of February, Miss Sylvia Pankhurst is under arrest. She was taken by the police while engaged with other suffragets in window breaking in the east end of London.



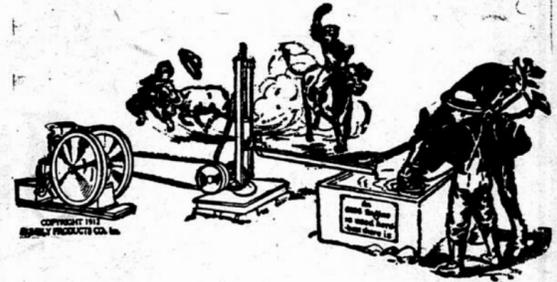
## SHOUTING

At this season of the year we are talking loudly of our

## High Grade Flour

If you are interested in this or expect to be in the near future, it will pay you well to investigate. There are reasons why we are talking so loudly and we will gladly tell you. Come and see.

## Warren Milling Company



## Saves Your Back in Pumping

PUMPING is unnecessary work for you. There's no getting around it, you can't get away from it—it's true. The more you look into this gasoline engine question, the more you study it and find out what an engine must have to do your work right, the more you'll be convinced that the Olds is the engine for you.

Some day when you're down our way let us show you the Olds Engine; let us help you to get an engine that you'll be glad you got. If you can't find time to come and see us, ask us to come and see you or send you a free catalog of Olds Engines.

We're here to serve you;  
give us the chance.

## Lundgren, Wittensten & Co.

WARREN, MINNESOTA

## A Revolution in Grain Cleaning!

Bring in your dirty grain that you want cleaned and we will show you how to do it with the New Fanning Mill now on our floor, it will take it through in half the time that other mills do, and make it look like hand hand picked grain - and that is what is wanted for seed. This is the time to clean your grain. Call in early and see the wonderful Mill work.

LUNDGREN, WITTENSTEN & CO.  
Warren, Minnesota