

Peculiar Things in Expense Accounts

Washington, Jan. 6.—Government expense accounts are funny things.

Why should it cost a clerk in the interior department five times as much to go to a certain point in the state of Washington as it does for the secretary, his superior officer, to make a trip to "Honolulu and certain western points?"

Why should it cost the commissioner of the general land office only one-half what it cost the clerk that accompanied him on the same trip?

Why should it cost a man in the interior department seven or eight times as much to make a trip down to Alabama, Mississippi and Florida as it does for an employee of the post-office department to go to Spokane, Portland and San Francisco?

Why is it that a very large proportion of the big travel items that are

IT COSTS SOME GOVERNMENT EMPLOYEES MUCH MORE THAN OTHERS TO TRAVEL.

turned in by government employees seem to be for trips to the south in winter and to the north in the summer time?

An Expensive Traveler.

According to the accounts of the postmaster general, secretary of the interior and the interstate commerce commission, submitted to congress for its approval, one of the clerks in the general land office is the most expensive traveler in the three departments mentioned. He turned in a bill for \$5,747.85 on account of a trip to the state of Washington to "examine surveys in the diminished Colville Indian reservation, Washington." If the reservation had not been

diminished by the Indians carelessly giving away or selling their land this clerk's expense would possibly have been some larger. In July, 1908, Secretary Garfield took a trip to the Sandwich Islands and various points in western states and spent only \$1,087, or much less than one-fifth of what it cost the land office clerk to look over the dwindling Indian domain.

Andrus is Modest.

The smallest amount submitted among the papers is that of B. L. Andrus, superintendent of the mail lock repair shop of the postoffice department, who made a trip over to Bridgeport, Conn., to inspect a riveting machine that the department thought of buying. Andrus, spending that he is, actually blew in \$1.85 of the government's good money for this junket. It should be mentioned, however, that postal employees travel free on the trains, so it is fair to presume that \$1.85 went for hotel bills, wine and automobiles.

Fred Dennett, commissioner of the land office, made a journey to Salt Lake, Portland, Spokane, Seattle and other western cities during the year and spent \$205.70 on the trip. Fred Newburg, his clerk, turned in a statement for \$489.85 for expenses while accompanying the commissioner on the same trip. Possibly Mr. Dennett was entertained by friends in the various places visited, while his clerk had to put up at hotels.

Ballinger Economical.

There is a suspicion in the minds

of the congressmen that when Secretary Ballinger of the interior department travels he pays some of the expenses himself. If he doesn't go down in his own pocket he must get reduced rates at the hotels. Last summer the secretary took a trip "to various points in Montana, Nebraska and Wyoming," and the bill he turned in was only \$187.72. Perhaps he avoided the exactions of the hotels by living on the trains and eating lunches carried from Washington.

Hot Springs, Arkansas; The Weirs New Hampshire; Denver, Wisconsin and Michigan seem to be popular summer resorts toward which to travel on government business in the heated months, and Florida, southern California, New Orleans and Texas in the winter time.

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Tax Trusts and Lighten People's Burden.

By Senator WILLIAM E. BORAH of Idaho.



As the tariff bill and schedules now stand the luxuries have been increased, so to speak, but the NECESSITIES OF LIFE HAVE BEEN LOWERED, so that the consumer is benefited. I will say frankly that I do not think that the tariff was downward on these necessities to the extent that it should have been.

I believe and will hold to the theory that the present high price of the common necessities is not due to the tariff so much as to the UNJUST TAXATION WHICH WE HAVE IN THIS COUNTRY.

SO LONG AS THE CONSUMERS, THE PEOPLE AS A MASS, HAVE TO PAY THE \$604,000,000 TAXATION FOR THE EXPENSES OF MAINTAINING OUR PRESENT GOVERNMENT. WHILE THE LARGE FINANCIAL INTERESTS, WHERE THE FINANCES ARE CENTERED, AS WELL AS THE MAMMOTH CORPORATIONS, ESCAPE THE TAXATION ON THEIR WEALTH, JUST SO LONG WILL THE PRESENT HIGH PRICE OF LIVING KEEP UP.

I believe that every effort should be made to see that this capital is PROPERLY TAXED so that the tax will go to pay the expenses of our government.

Does College Education Pay?

By the Rev. Dr. MADISON C. PETERS of New York.

THE man who regards a college training mainly from the standpoint of its COMMERCIAL VALUE has an unworthy idea and himself is unworthy of such a training. Charles Dudley Warner says, "A man who has made the most of his opportunities and who, in addition, has cultivated every faculty with which he is endowed has won success."

To make the greatest possible progress, to become as perfectly developed as ability permits, means real SUCCESS.

A COLLEGE TRAINING OR ITS EQUIVALENT, SELF CULTURE, HELPS ONE TO MAKE THE MOST OF HIS TALENTS. SUCH AN EDUCATION STANDS FOR AN INVESTMENT OF POWER. IT NOT ONLY CREATES POWER, BUT INCREASES IT AND PROMOTES THE DEMANDS OF MODERN LIFE—THE POWER TO THINK AND THE POWER TO WILL.

The men of great enterprises are eagerly seeking those who are able to THINK CLEARLY and those who are able to will promptly or, in other words, those whose assets consist in a THOROUGH EDUCATION.

ALL OTHER THINGS BEING EQUAL, A COLLEGE EDUCATION PREPARES A MAN FOR BIG THINGS IN LIFE. IT STRENGTHENS THE MIND, BRINGS THE WILL UNDER CONTROL, DISCIPLINES THE FACULTIES, GIVES A LARGER, CLEARER VISION AND STRONGER CONFIDENCE IN ONESELF.

Apart from the broadening and developing of character and the expansion of the mental endowments, there are the PLEASURE AND THE HAPPINESS it brings into one's life, the DELIGHTFUL ASSOCIATIONS, the satisfaction which comes from the feeling of the POWER to reach out and know that we can assist and be of help to others.

A man may be learned, polished, refined, yet without the college training he LACKS THE DISCIPLINE AND THAT SPIRIT OF COMRADESHIP which characterize the fraternity. Nothing else so enriches life, broadens the views, ennobles the aims, strengthens the choice of right, CLARIFIES THE VISION and gives such an exalted love for the beautiful.

Housewives' Neglect of Food Endangers Lives of All.

By HARVEY W. WILEY, Pure Food Expert, Head of the U. S. Chemistry Bureau.

IT is the duty of every woman, whether she is a housewife or not, to INFORM HERSELF ON THE LAWS OF HYGIENE.

THE AVERAGE ICEBOX IS A CHARNEL HOUSE WHICH NOT ONLY HOLDS DEATH, BUT SPREADS IT, AND TOO MANY HOUSEKEEPERS ALLOW DISORDER AND UNCLEANLINESS TO PREVAIL IN THEIR KITCHENS AND LARDERS THROUGH IGNORANCE OR INDIFFERENCE. THEY'D RATHER PICK OUT A BEE-THOVEN SONATA, READ AN IBSEN PLAY OR MEMORIZE A BRIDGE RULE THAN TRACE PTOMAIN TO ITS LAIR AND ERADICATE IT IN THE INTEREST OF FAMILY SAFETY.

If they will give over the telephone habit and PERSONALLY SUPERVISE THEIR MARKETING, KITCHENS AND LARDERS the present as well as the future citizen will be more useful to the community and nation.

Every few days an icebox should be fumigated and disinfected with formaldehyde or sulphur. The mere washing out with hot water does not do. The corners have got to be reached, and the odor which frequently comes from the cleanest appearing refrigerator MUST BE GOT RID OF, for as long as it lasts something is wrong.

No icebox, larder or kitchen should have any odor about it except that of fresh food that is in preparation for or being cooked. Ptomains are not found in vegetable matter, but they abound in shellfish and meats. When a cook finds an opening in a tin that swells, even if there is not the faintest odor, she should throw the stuff out. If it shows the slightest evidence of decay or mold its use is criminal.

BUT TOO MANY HOUSEHOLDS DO NOT KNOW WHAT THEY ARE BEING SERVED.

In the morning Lucretia rushes to the phone and gives her order to a clerk at the other end. He sends out the goods, and the cook receives them. Into the icebox go meats and vegetables and fruits, often WITHOUT HAVING THE WRAPPING REMOVED, and when the mealtime comes the meat is put on the fire, the tins emptied of their contents, WITHOUT ANY THOUGHT BEING GIVEN TO THEIR CONDITION or any care shown by the paid servant in charge of the commissary.



State of North Dakota

DEPARTMENT OF INSURANCE

BISMARCK

INSURANCE BULLETIN NO. 27

January, 1910.

It is reported to this department that certain local agents in the state have been and are in the habit of attaching to some policies the following clause: "Loss payable immediately after proofs shall have been received and approved and accepted by the company." Upon request this matter was referred to the Attorney General, who holds in effect that this is a violation of one of the provisions of the standard policy which all companies are required to issue in this state, and it is therefore suggested by this department that the use of the clause above referred to be discontinued in this state.

The Phenix Insurance Company, of Brooklyn, and the Fidelity Fire Insurance Company, of Chicago, have practically completed arrangements whereby the business and the resources of the two corporations are merged into a new corporation to be known as the Fidelity-Phenix Fire Insurance Company of New York. This action has been occasioned by the recent discovery of various irregularities during the past seventeen years by the president, vice president and secretary of the Phenix, and appeared to the stockholders of both corporations to be mutually advantageous. The Fidelity-Phenix has a capital of \$2,500,000 and will assume all the existing insurance liability of the old Phenix and Fidelity.

In line with the articles published from time to time, in this bulletin, calling the attention of the public to the enormous fire waste each year and inviting the cooperation of the people in checking this annual loss, we think it worth while to mention that the special agents of fire companies operating in Tennessee have organized themselves into a body called "The Tennessee Fire Prevention Association." So large a percentage of fires are due to carelessness and negligence that we believe much could be done in this state by such an organization. Special agents and their local agents, in cooperative action, could do a great deal toward awakening the people to the necessity and advantage to themselves of giving more attention to defective flues, electrical wiring, the accumulation of combustible waste material and such things as these, small in themselves, yet responsible for a large percentage of fires. We believe the public, once awakened to appreciate the peril and cost to itself, of negligence in matters of this kind, would respond in such ways as to bring about a very appreciable decrease in the annual fire waste in this state.

The department is preparing to issue, early in January, tables showing risks written, losses paid and losses incurred by fire companies during 1909 in this state; premiums received, losses paid and losses incurred by life and casualty companies. These tables will be mailed to all persons whose addresses are on our mailing list, and will be furnished on request to all others.

The following companies have been admitted to do business in the state during the year 1909:

COMPANIES ADMITTED TO DO BUSINESS IN THE STATE DURING THE YEAR 1909.

FIRE INSURANCE COMPANIES

Name of Company	Home Office Address	Date of Admission
New Hampshire Fire Insurance Company	Manchester, N. H.	1-25
Calumet Insurance Co.	Chicago, Ill.	2-10
Central National Fire Insurance Co.	Chicago, Ill.	4-2
Commercial Union Fire Insurance Co.	New York, N. Y.	3-20
Mannheim Insurance Co.	Mannheim, Germany	10-12
Union Marine Insurance Co.	Liverpool, England	10-12
Columbia Insurance Co.	Jersey City, New Jersey	11-26

LIFE INSURANCE COMPANY

Central Life Assurance Society	Des Moines, Ia.	3-9
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MISCELLANEOUS COMPANIES

Northwestern Trust Co.	Grand Forks, N. D.	7-6
Dakota Trust Co.	Fargo, N. D.	1-4
Indiana & Ohio Live Stock Insurance Co.	Crawfordsville, Ind.	5-3
Merchants Life & Casualty Co.	Minneapolis, Minn.	9-2

FRATERNAL SOCIETIES

Fraternal Monarchs	Grand Forks, N. D.	1-1
Catholic Mutual Benefit Association	Hornell, N. Y.	11-26

COUNTY MUTUAL COMPANY

LaMoure County Mutual Insurance Co.	LaMoure, N. D.	7-13
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STATE MUTUAL HAIL COMPANY

State Farmers Mutual Hail Insurance Co.	Waseca, Minn.	5-15
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According to the carefully kept records of *The Journal of Commerce and Commercial Bulletin*, the November fire losses for Canada and the United States amount to \$14,808,550, as compared with \$15,834,350 in November, 1908, and \$19,122,200 in November, 1907. The losses for the expired eleven months of this year amount to \$183,673,700, which is \$40,258,800 less than the corresponding period for 1908, and \$16,204,800 less than in 1907. The heaviest loss of the past month was \$500,000, a dwelling at White Plains, N. Y. The loss of a wall-paper factory in New York City is stated as \$360,000, and a freight warehouse in Buffalo as \$350,000. Exchange.

Thomas D. Hughes, for some time supervisor of agents, and John F. Shea, general agent for the Equitable Life Assurance Society in this state, have resigned their positions with the Equitable to become identified with the Pioneer Life of North Dakota. Mr. Hughes takes the general management of the Pioneer, succeeding Robert N. Merritt, resigned, and Mr. Shea becomes general agent. Messrs. Hughes and Shea are well known Dakota men and have been live wires in the insurance field.

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Commissioner of Insurance.

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