

HAIL INSURANCE FOR FARMERS

(Continued from page one)

for each and every acre insured; and if the party assessed is willing and consents to have all or part of his crops insured it shall be the duty of said assessor to take said application for such hail insurance on blanks furnished him for that purpose by the county clerk, the form of which must have been approved by the commissioner of hail insurance and carefully describe each piece of land that he so insured, describing particularly the section or quarter section, or any subdivision thereof and the township and county wherein the same is situated; also, stating separately the number of acres of wheat, oats, barley, flax, corn, rye or other grain that said party so insured, and collect the amount of premiums due as herein provided for each acre so insured or in such proportion as said party's interest may appear and in addition the assessor may collect as an application fee a sum equivalent to one-half (1/2) cent more per acre for each acre insured, and the assessor shall forward the application promptly, together with the premiums so collected, to the county clerk.

Section 3. Each county clerk in the state shall file and keep the insurance applications returned to him by the several assessors, and turn all moneys collected from each month for the insurance over to the county treasurer, the first of each succeeding month, taking his receipt therefor, and any party who fails to insure his crop with the assessor, as above described, may at any time up to and including the twenty-first day of August, apply to the county clerk of the county where the land is situated to have his crop insured, as prescribed in this act, by filling out and filing with the county clerk an application, as prescribed in Section 2 hereof, and upon the payment of the premium prescribed herein to said county clerk for such insurance, which premium shall be turned over to the county treasurer as above provided.

It is further provided that said insurance shall be in force and effect from the time of filing the application in the office of the county clerk, and until September 15 of each year. He shall also keep a record at the time of filing such application. The county clerk shall immediately issue and mail to each applicant his policy upon the filing of said application.

Section 4. On the first day of June, July and August, each and every county clerk within the state shall make out a list of all hail insurance applications filed in his office and forward the same at once to the department of hail insurance at Lincoln and on or before the first of September in each year, each and every clerk within the state shall make out in duplicate a list of all the hail insurance applications filed in his office, keeping one copy for his records and forwarding the other copy to the department of hail insurance at Lincoln, Nebraska.

Section 5. The county treasurer of each and every county in the state shall issue his receipt to the clerk for such premiums turned over to him and shall keep a separate account of all money collected from such hail insurance premiums, and he shall pay the same over to the state treasurer, taking his receipt therefor, not less than ten per cent at the end of each month, and the balance not later than September first of each year.

Section 6. The county commissioners of each county shall at the April meeting of the board appoint one competent person who shall be a resident of the county to act as official adjuster of losses or damages caused by hail to any crop that has been insured under the provisions of this chapter. If the county commissioners fail or neglect to appoint an official adjuster as herein required the commissioner of hail insurance shall appoint an official adjuster for such county and such official adjuster shall have all the powers and perform all the duties imposed upon official adjusters appointed by the county commissioners, according to the provisions of this chapter. The county clerk shall immediately, after such appointment, notify the commissioner of hail insurance of the same, and no such appointment shall be effective unless confirmed and approved by the said commissioner of hail insurance. The commissioner of hail insurance shall have power and authority to remove or discharge any such official adjuster for misconduct, incompetency or neglect of duty, and such commissioner may in his discretion direct such official adjuster to adjust losses caused by hail to any crop insured under the provisions of this act in any county or counties in this state, adjacent to the county in which he was appointed. The official adjuster shall receive compensation for his services, the sum of five (\$5) dollars per day and his actual necessary expenses while engaged in the actual and necessary performance of his duty. The official adjuster shall adjust losses or damages caused by hail to any crop that has been insured under this act and its provisions. And it is hereby made his duty to adjust all losses and damages within his county, or within any other county or counties adjacent to the county in which he is appointed when so directed by the commissioner of hail insurance. When any party that is insured as herein provided has sustained a loss by hail, he shall promptly notify the commissioner of insurance of such loss. The commissioner of insurance shall, as soon as possible after receiving the notice of loss, direct an official adjuster to visit the place of loss and proceed to estimate and adjust such loss. In so doing, it shall be his duty to carefully inquire into the condition of the crop before the loss occurred, as to whether it was poor, medium or good and if he deems it necessary he shall have power to call witnesses to

testify as to the condition of the crop before the same was damaged or destroyed and he shall make his estimate and adjustment after ascertaining the condition of the crop before and after the loss occurred. In estimating the loss the official adjuster shall allow as damage the proportion which the crop as damaged bears to the crop if no loss had occurred. If the total value of the crop insured be less than ten (\$10) dollars per acre, then in case of total loss the insured shall receive the total value thereof, and if the loss be partial, then the insured shall receive that percentage of value which the loss bears to the total value of the crop insured. If the value of the crop be more than ten (\$10) dollars per acre, the insured shall receive that percentage of the maximum of ten (\$10) dollars which the loss bears to the total value of the crop. Provided, however, that in no case shall more than ten (\$10) dollars per acre be allowed as the maximum for wheat, flax, oats, barley, corn, rye, and other grains.

Section 7. In case the party that has sustained the loss is dissatisfied with and refuses to accept the adjustment made by the official adjuster, then he shall have the right to appoint one disinterested person as adjuster, and the official adjuster shall appoint another person as adjuster, and the two shall elect a third disinterested person, and the three shall then proceed to adjust the loss in the same manner as specified in Section 6, and the judgment of the majority shall be the judgment of said adjusters and shall be binding upon both parties as the final determination of said loss; Provided, however, that if the insured does not recover than allowed by the official adjuster in the first instance, he shall pay the expenses of the said three adjusters and their witnesses in making said adjustment, but if he receives a larger sum, then the same shall be paid by the commissioner of hail insurance out of the hail insurance fund.

Section 8. At the final adjustment of each loss the adjuster shall then and there carefully fill out and make a report in triplicate in an adjustment blank prepared for him for that purpose, stating the county, township and range, the number of the section and the quarter of the section or subdivision thereof on which the crop was damaged or destroyed, also the number of acres and different kinds of grains estimated, damaged or destroyed, stating the amount allowed for each separately, and that such estimate is true and not in excess of the actual loss sustained, which said adjustment papers must be signed and sworn to by the official adjuster, or all the adjusters when arbitration is resorted to, acting as adjuster, and the party whose loss has been adjusted, with the residence and post office address of both. The official adjuster shall, within a reasonable time, not to exceed five days, forward by registered mail said adjustment papers, the original to the commissioner of hail insurance at Lincoln, Nebraska, one copy to the county clerk and one copy to the insured.

Section 9. The official adjuster shall receive as compensation for his services, the amount specified in Section 6 of this chapter. All persons called on to assist in adjusting a hail loss, whether acting as adjuster or as witnesses, shall receive the sum of two (\$2) dollars per day for all services so rendered. The official adjuster shall itemize said expense account for each loss or adjustment made, which account must be sworn to and forwarded to the commissioner of hail insurance, to be paid out of the state hail insurance fund, on warrants drawn by the state auditor. Provided, however, that such adjuster, or adjusters, shall not be entitled to receive or be paid any compensation or expenses as herein provided, unless all adjustments by him shall be reported to the commissioner of hail insurance, as required in this act, within ten days from the time such adjustment or adjustments were made.

Section 10. The state treasurer shall keep all moneys of hail by the several county treasurers from the collections of hail insurance in a separate fund to be designated and known as the hail insurance fund, and the treasurer shall pay out of said fund only upon warrants of the state auditor.

Section 11. When the several county clerks of this state shall have made complete returns showing the number of acres insured for that year the commissioner of hail insurance shall sum up the total hail insurance fund for that year, when he shall have received a complete return from all of the hail losses in the state as adjusted and allowed, he shall sum up the total of such amounts for that year. He shall sum up the expenses of his office as follows:

First. The total amount allowed for adjusting losses.

Second. The total amount estimated necessary for deputies and clerk hire in the insurance department for said year.

Third. The amount estimated necessary for books, blanks, stationery, postage and other expenses incident to the running and operating of the said hail insurance department, for one year; the total sum of such expense account shall first be deducted from the total amount of the hail insurance receipts, all receipts for that year and paid, and if the balance remaining is sufficient all hail losses shall be paid in full as allowed by the adjusters, but if the expenses and hail losses shall be paid in full as allowed by the adjusters, but if the expenses and hail losses shall exceed the amount of hail insurance receipts for that year, the expenses shall be paid first and the losses shall be paid pro rata. However, should there in any one year after all expenses and losses have been paid, still be a surplus, then such surplus shall remain in the state treasury in the hail insurance fund to be drawn upon in such future years as there might be deficiency.

Section 12. Any county clerk in this state who shall fail or neglect

to make complete returns, statements and reports, as required in this act, to the commissioner of hail insurance as soon as possible or at the times specified in any section of this chapter, shall forfeit the sum of ten (\$10) dollars per day for each day during which he neglects to make such statements, returns or reports to the commissioner of hail insurance, and upon complaint or notice by the said commissioner to the attorney general of the state, if shall be the duty of the attorney general to proceed to collect the amount of such penalty from any delinquent clerk.

Section 13. When the commissioner of hail insurance has figured up the whole year's business, which shall be as soon as possible after the returns have come in as indicated in Section 11 hereof, he shall prepare and furnish to the state auditor a certified list of the losses arranged by counties showing the names and addresses of persons who have suffered loss by hail and are entitled to compensation for such losses under the provisions of this act, the appraised losses and the amount to be paid each such person; upon receipt of this list from the commissioner of hail insurance it shall be the duty of the state auditor immediately to draw warrants for said amounts up on the state treasurer, the amounts of which shall be charged to the state hail insurance fund, in favor of each person entitled thereto, and to mail such warrants forthwith to each person entitled thereto as shown by the certified list of the state hail insurance commissioner aforesaid.

It shall also be the duty of the state hail commissioner to mail a copy of each such list of losses and amounts allowed to each and every person named in such list and who has suffered loss by hail during the year for which such list is made.

Section 14. In every case where the crops insured have been assigned to any other party or person other than the one originally insured then the proceeds shall be paid to the assignee, and provided further that it shall be paid to the mortgagee in cases where the insured so directs.

Section 15. The commissioner of hail insurance shall on or about the first day of December in each year issue and publish in four newspapers of general circulation within the state a concise statement of the work and condition of the hail insurance department during the preceding year. He shall also make a biennial report to the legislature.

GEORGE JACKSON.

Speaker of the House.
G. W. POTTS,
Chief Clerk of the House.
EDGAR HOWARD,
President of the Senate.
E. A. WALRATH,
Secretary of the Senate.
Approved April 26, 1917, 9:30 o'clock, A. M.

KEITH NEVILLE, Governor.
State of Nebraska, ss.

This is to certify that the within House Roll No. 517 originated in the House and passed the legislature at its Thirty-fifth session on the 21st day of April, 1917.

G. W. POTTS,
Clerk, House of Representatives.

THREE GREAT GALA DAYS

(Continued from page 1)
der 14 1/2 hands, stock saddle. 5 to enter, 3 to start, purse \$30. First prize, \$15; second prize, \$9; third prize, \$6.

COW GIRL RACE—3 days. Stock saddles. \$30 purse, 5 to enter, 3 to start. First prize, \$15; second prize, \$9; third prize, \$6.

COW HORSE RACE. Stock saddles. \$30 purse. First prize, \$15; second prize, \$9; third prize \$6. 5 to enter, 3 to start.

BUNDLE RACE—Cow horses. 3 days. Open to all. \$15 purse. First prize, \$7; second prize \$5; third prize, \$3.

POTATO RACE—Cow horses. 3 days. Open to all. \$15 purse. First prize \$7; second prize \$5; third prize \$3.

BURDEN RACE—Cow horses, 3 days. \$15 purse. First prize, \$7; second prize, \$5; third prize, \$3.

BUCKING CONTEST. 3 days. Rider furnish horse. Draw for horses. \$150 in purses each day. First prize, \$75; second prize, \$50; third prize, \$25.

Admission Prices

All races held during the Stockmen's Reunion will be held at the Box Butte County Fair Grounds, Alliance. The schedule of prices for admission is as follows:

Boxes, front and rear, first three right and left, \$10. Next five, right and left, front and rear, \$7.50. All other boxes, \$5.

General admission to grounds: Adults, 50 cents; children, 25 cents. Children under 7 admitted free with adults.

Grand stand admission, 25 cents. All cars on track, 50 cents. Evening Program

Each evening the twenty Wortham shows will be open. These shows will be under canvas on Box Butte avenue. Dance every night. Band concerts, etc.

Following a month's visit here with relatives and friends, Miss Fay Jeffers has returned to her home at McCook.

A fire in a pile of rubbish in the alley at the rear of 215 East Third street was extinguished Sunday night by Chief Pilkington, without an alarm being turned in. Chief Pilkington discovered the fire and proceeded to put it out.

Sheriff Cal Cox and family are visiting relatives and friends in Kansas.

They left last week, making the trip by automobile.

A Lasage is enjoying a visit in Chicago this week.

THE Merchants who advertise in this paper will give you best values for your money.

550 AUCTION SALE 550

OF HIGH GRADE HEREFORD CATTLE

TUESDAY, JUNE 26, '17

Sale to be at the Garrett ranch 1 mile south of Morrill
Consisting of 550 Head of the Very Best High Grade Hereford Cattle to be found in Western Nebraska

These cattle are true to type and if anyone desires some breeding cattle, must not miss this opportunity.

There are 250 cows with calves at foot, cows ranging from 3 to 6 years old; 170 Springers from 3 to 6 years old; 80 head of cows, will freshen this spring and fall; 30 head of weaners; 23 head of Registered Hereford Bulls ranging from 18 months to 6 years old. These bulls are from splendid families and have the blood such as you would like to head your herd with. 2 grade bulls.

The owner of these cattle has taken special pains to get the best, and his only reason for selling is that he is going into the Pure Bred business exclusively. Buyers from a distance will receive special attention in the way of having cattle loaded and cared for free of charge, any reasonable length of time. Autos will meet the noon train on day of sale for the convenience of outside buyers.

SALE WILL BE STARTED PROMPTLY AT 12:30
BIG FREE LUNCH AT NOON

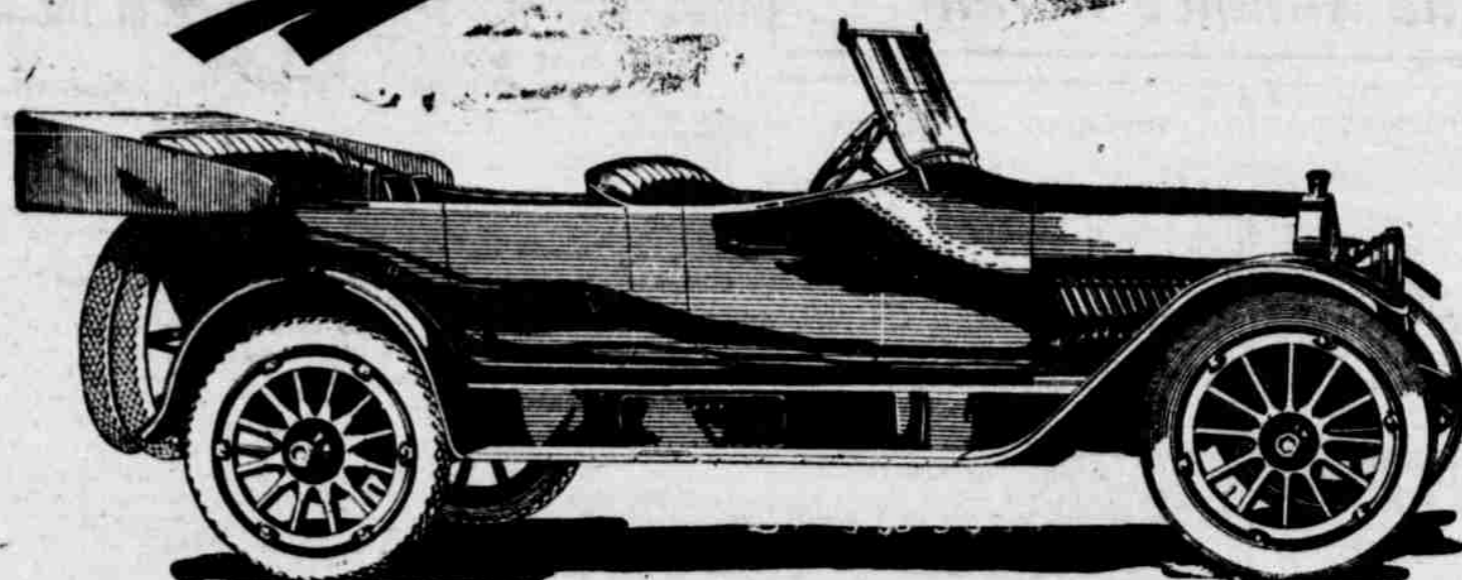
The owner of these cattle has plenty of excellent pasture and will pasture same for purchaser from 1 to 4 months at 75 cents per. TERMS: Six months time on approved security.

L. A. BURSON, Owner

Col. C. W. Snook, the Expert Live Stock Auctioneer of Loveland, Colo., and Morrill, Neb., will conduct this sale. John Boatman, Clk.

Oldsmobile

19th Year



As an automobile purchaser you are interested in just six things. Appearance, Reputation, Durability, Performance, Service and Price.

APPEARANCE. The Oldsmobile Eight is as neat and trim as a deer. It is distinctive in every line; it attracts attention everywhere. Its 17-coat luster finish, beautiful trim and luxurious upholstery make it a car you will be proud to own.

REPUTATION. The name "Oldsmobile" in itself is a guarantee. The car is built by a factory organization of trained men, many of them nineteen years in Oldsmobile service, who have a knowledge only of the construction of a high-grade car. By reason of increased production and the elimination of well known extravagances, over one hundred high-grade automobiles are created daily under the same rigorous standards and inspection which have always been associated with the name "Oldsmobile." Where else, indeed, would one look for a car enjoying the continuous favorable reputation accorded the Oldsmobile?

DURABILITY. The same high standard of material and workmanship exacted through all these years of quality building enter into the Oldsmobile Eight. Oldsmobile reputation is a veritable bond to you for honest product and durability. Its prestige is built on years of creditable road operation.

PERFORMANCE. Remarkable flexibility, fascinating smoothness of overlapping power impulses, abundance of reserve power, rapid acceleration from snail's pace to limited's speed, freedom from vibration—all characteristic eight-cylinder construction—are perfected to highest degree. The comfort of the car is a revelation; the resiliency of the springs and Marshall cushion comfort upholstery contribute riding qualities unknown in cars of the same price class.

SERVICE. A twelve months' guarantee is back of each Oldsmobile. Service stations will be found everywhere. The accessibility of the eight-cylinder motor enables quick access to working parts and at a minimum expense. Likewise all mechanical units are readily get-at-able.

PRICE. Not several thousands or some other prohibitive amount, as demanded for most cars of its quality class, but simply \$1367.00 f. o. b. Lansing.

OLDS MOTOR WORKS
LANSING, MICHIGAN
Established 1890 Incorporated 1899

NICOLAI & SON

Corner Second Street and Cheyenne

Alliance, Nebraska

