

bertson, David Sansburn, L. A. Hazard, Fred Detwiler, H. P. Hammer, Ed Michaelis, and all others who are now or may hereafter become associated.

The following fifteen directors were elected: T. A. Huso of Lenora township; Gunder Trostad of Pilot Mound; Henry Asmus of Rosendal; E. E. Iverson of Bryan; M. F. Washburn, Cooperstown; B. W. Hazard, Cooperstown township; Fred Detwiler, Tyrol township; J. H. Langford, Sverdrup township; Ed Savre, of Cooperstown township; R. H. Rohlwing, Greenfield township; F. Pfiefer, Washburn township; Wilmot Houghton, Cooperstown township; C. K. Stromme, Greenfield township; Albert Retzlaff, Greenfield township; Mikel Mogard, Helena township.

The following officers were elected: Ed Savre, president; Fred Detwiler, first vice president; B. W. Hazard, second vice president; M. F. Washburn, secretary; Lewis Berg, treasurer. A letter from S. A. Olsness, state insurance commissioner, was then read, in which he suggested some plans generally. One is the assessment plan under which no premium is charged at the time of taking the application, except a fee for making out the policy. The other plan is to charge a small premium in advance. This has been the plan in the Greenfield Farmers' Mutual Fire & Lightning Insurance Co., of which Mr. Olsness was secretary 15 years. They charged a premium of 1 per cent, or \$10.00 per \$1000.00 for five year policies. This premium has taken care of all losses since the organization 15 years ago without a single assessment, and that plan was adopted by the Griggs County Mutual.

It is hoped by the officers of the new company that every farmer in the county will avail himself of the opportunity of sending in his application to the secretary.

Farmers' Mutual Insurance Companies have proven big successes in other portions of the state, and there is no reason why the Griggs County Mutual will not be successful from the start. It only remains for the farmers themselves to get behind the movement and push it along, and there is every indication that they will do this. The new company starts out very favorably and doubtless in a few years will have in force a considerable amount of business.