

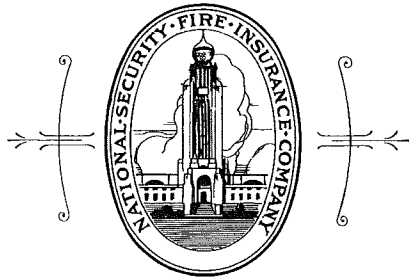
*Poor farm*

### Minnesota Standard Policy

EXPIRES 2-27-38  
PROPERTY farm  
AM'T. INS'D, \$ 1800 PREMIUM, \$ 30.60  
COUNTY OF ANOKA

No. 3186

## NATIONAL SECURITY



**FIRE INSURANCE COMPANY**  
OMAHA, NEBRASKA

THE NATIONAL SECURITY FIRE INSURANCE COMPANY  
IS UNDER THE CONTROL AND MANAGEMENT OF THE  
INSURANCE COMPANY OF NORTH AMERICA  
OF PHILADELPHIA

## Ouimette & Fick

DEPENDABLE INSURANCE

3951 Central Ave., N. E. Granville 6923  
COLUMBIA HEIGHTS, MINN.

### PLEASE READ YOUR POLICY!

It is important that the written portions of all policies covering the same property read exactly alike. If they do not they should be made uniform at once.

## Insurance rates and fire losses

The burden imposed upon American property owners by the annual half-billion dollar fire loss can be materially lightened if every citizen of the United States will exercise greater care in the control of fire hazards.

Insurance companies, themselves, are doing everything that is possible to discover hazards and to show property owners how such hazards may be reduced. They have established and are maintaining laboratories for the testing of materials and equipment. They have prepared better building codes and have brought about the adoption of these codes by many cities and towns. They have encouraged the development of more efficient protective apparatus. They have applied modern engineering principles to the detection and reduction of all sorts of loss hazards. They have organized efficient means of intercepting and bringing to justice persons guilty of arson.

The loss prevention service maintained by insurance companies is available to property owners through responsible insurance agents and brokers. By calling upon this service to help you reduce *your* fire hazards, you will contribute to the organized effort to reduce fire losses generally.

Since insurance rates are based upon loss experience, a reduction of fire losses will be reflected in lower rates.

### WESTERN DEPARTMENT

209 W. JACKSON BLVD., CHICAGO, ILLINOIS

C. R. TUTTLE

General Manager

No. of Policy

No. of Renewal

Amount Insured

YEAR	MO.	DAY

Date of Cancel.

" Policy,

Time in force,

Premium Paid, - - - - \$

" earned at rate, \$

" returned, - - - \$

If pro rata, state reason why:

### Receipt for Return Premium

To be Signed by the Insured

Agency

19

### IN CONSIDERATION OF

Dollars

return premium, receipt of which is hereby acknowledged, this Policy is hereby cancelled and surrendered to the Company.

Insured.

# NATIONAL SECURITY

Provisions referred to in and made part of this form (No. 64).

## SPECIAL PERMITS

The following permits are hereby granted by the company and made a part of this policy, to wit:  
**TO CONSTRUCT ORDINARY OUTBUILDINGS.**—Permission to make alterations, repairs and additions to any building herein described, and the insurance, if any, on such building is hereby extended and made to cover such repairs and improvements, subject to the conditions of this policy.

Ninety days' permission granted to complete and occupy any new building insured hereunder in process of construction and this policy shall, subject to its other conditions, cover such building and the material to be used in its construction while on the described premises.

Good brick flues must be provided in all buildings in which fires are to be used.

**VACANCY.**—Permission given for any of the buildings herein described to remain vacant, unoccupied or uninhabited for not exceeding thirty consecutive days.

**ELECTRIC LIGHT PERMIT.**—Permission to use electric lights in all buildings.

**NATURAL GAS PERMIT.**—Permission to use natural gas for fuel and light, provided this company shall not be liable for loss or damage caused by explosion of natural gas on the premises unless fire ensues, and then for loss or damage by fire only.

**KEROSENE PERMIT.**—Permission to use kerosene for lighting, heating and cooking in the dwelling house and summer kitchen, and for use in closed lanterns for lights in barns and outbuildings.

**GASOLENE AND KEROSENE STOVE PERMIT.**—Permission to use gasolene or kerosene stoves in the dwelling house or summer kitchen.

**GASOLENE GAS PERMIT.**—Permission to use a gasolene gas lamp or gasolene gas lighting system for lights in the dwelling house or summer kitchen. Gasolene lamps or gasolene lanterns for lights and open lights in barns and outbuildings are positively prohibited.

**GASOLENE ENGINE PERMIT.**—Permission to use a gasolene engine for power purposes on the premises. **AUTOMOBILE AND TRACTOR PERMIT.**—Permission to house privately owned and privately used automobiles and tractors in buildings on premises, provided the part of the building in which automobiles or tractors are stored has only an earth, concrete or other incombustible floor.

**STEAM POWER PERMIT.**—Permission to use steam power for threshing, shelling corn and other farm work outside of buildings.

**INCUBATOR PERMIT.**—Permission to use chicken incubators anywhere on the premises except in barns, provided that the total hatching capacity of such incubator or incubators in any one building shall not exceed one thousand (1000) eggs.

**BROODERS.**—The use of brooders in buildings covered by this policy is prohibited except where special permission therefor has been endorsed on this policy and the additional premium charged for such permit has been paid to the company.

## LIGHTNING AND ELECTRICAL APPARATUS CLAUSE A

(This Clause void as to Tornado Insurance)

1. Except as hereinafter provided, this policy also covers direct loss or damage to the property described in this policy caused by lightning (meaning thereby the commonly accepted use of the term "lightning" and in no case to include loss or damage caused by cyclone, tornado or windstorm) whether fire ensues or not.
2. If dynamos, excitors, lamps, motors, switches, electric automobiles, radio apparatus, or other electrical appliances or devices are covered under this policy, this company shall not be liable for any electrical injury or disturbance to the said electrical appliances or devices whether from artificial or natural causes, unless fire ensues, but if fire does ensue, then, in consideration of the rate of premium at which this policy is written, this company shall be liable for its proportion of loss or damage caused by such ensuing fire.
3. It is also a condition of this policy that if there be other fire insurance upon the property covered, this company shall be liable only for such proportion of any direct loss or damage caused by fire or by lightning as the amount of this policy bears to the whole amount of fire insurance applying, whether such other insurance contains a similar clause or not.
4. The liability of this company for any or all of the hazards covered under this policy shall not exceed the amount stated in this policy and except as specified herein shall be subject to all of the terms and conditions of this policy.

## IMPORTANT

Permission for the use of GASOLENE for any of the above mentioned purposes is granted upon the express condition made a part of this policy that the lamps, reservoirs or holders will be filled by daylight or incandescent electric light only, and when there is no other artificial light burning and there is no fire or blaze in the same room, and when the burners or lamps are not lighted; and further, that no gasolene except that contained in said lamps, reservoirs or holders shall be kept or stored in or within fifteen (15) feet of any of the buildings herein described.



MINNESOTA FARM PROPERTY—FIRE AND LIGHTNING FORM

# NATIONAL SECURITY

## FIRE INSURANCE COMPANY

OMAHA, NEBRASKA

Amount \$ 1800.00 Rate 1.70 Premium \$ 30.60

In Consideration of THIRTY AND 60/100 ---

Dollars, to be paid

*By the insured hereinafter named, the receipt whereof is hereby acknowledged.*

COUNTY OF ANOKA

and ITS legal representatives,

AGAINST LOSS OR DAMAGE BY FIRE, ALSO ANY DAMAGE BY LIGHTNING, WHETHER FIRE ENSUES OR NOT, **Dollars.**

*for the amount of*

EIGHTEEN HUNDRED AND NO/100

Dollars.

Bills of exchange, notes, accounts, evidences and securities of every kind, books, wearing apparel, plate, money, jewels, metals, patterns, models, scientific cabinets and collections, paintings, sculpture and curiosities are not included in said insured property unless specially mentioned.

- 1 Said property is insured for the term three years, beginning 1
- 2 on the twenty seventh day of February, in the year nineteen hundred 2
- 3 and thirty five, at noon, and continuing until the twenty seventh 3
- 4 day of February, in the year nineteen hundred and thirty eight 4
- 5 at noon, against all loss or damage by fire originating from any cause except invasion, foreign enemies, civil com- 5
- 6 motion, riots, or any military or usurped power whatever; the amount of said loss or damage to be estimated accord- 6
- 7 ing to the actual value of the insured property at the time when such loss or damage happens, except in case of total 7
- 8 loss on buildings; but not to include loss or damage caused by explosion of any kind, unless fire ensues, and then to 8
- 9 include that caused by fire only. 9

### UNIFORM STANDARD MINNESOTA

FORM NO. 64  
(Edition Dec. '32)

### FARM PROPERTY—FIRE AND LIGHTNING FORM

Insurable Amount of Insurable Value  
 \$ 1000.00 On the 2 story shingle roof  
frame stucco Dwelling House, including  
 foundations, plumbing, electric wiring and stationary heating, lighting and ventila-  
 ting apparatus and fixtures therein; all permanent fixtures belonging to and consti-  
 tuting a part of said building; also storm doors and screens while attached thereto  
 or while stored in any buildings on the premises.

(2) \$ ..... On **Household and Personal Effects** of every description belonging to insured and all members of the insured's family, usual or incidental to the occupancy of the premises by the insured as a dwelling, including all property required by the terms of this policy to be specifically mentioned but excluding bills of exchange, accounts, bills, currency, deeds, evidences and securities of property of every kind, money or notes; all while contained in the above described **Dwelling House**.

\$ ..... (3) \$ ..... On story roof **Summer Kitchen**.  
 On **Household and Kitchen Furniture** and furnishings, family clothing, provisions and produce, only while in above described summer kitchen.

\$ ..... (5) \$ ..... On story roof **Smoke and Produce**  
 House marked No. .... on diagram on daily report.

(7) \$ ..... On **Family Provisions and Produce**, only while contained in the above described **Smoke and Produce House**.

\$ ..... (8) \$ ..... On roof **Private Garage**.  
 \$ 500.00 9) \$ 800.00 On shingle frame **Barn and Sheds** attached, including foun-  
 dations and fixtures therein or thereon, marked No. 1 on diagram on daily report.

\$ ..... (10) \$ ..... On roof **Barn and Sheds** attached, including foun-  
 dations and fixtures therein or thereon, marked No. 2 on diagram on daily report.

\$ ..... (11) \$ ..... On roof **Barn and Sheds** attached, including foun-  
 dations and fixtures therein or thereon, marked No. 3 on diagram on daily report.

\$ ..... (12) \$ ..... On roof **Granary** marked No. .... on diagram  
 on daily report.

NOTE—Silos (whether attached to any of said buildings or not) and stlage are not covered by this policy unless they are insured specifically under separate items.

(10) \$..... On roof Barn and sheds attached, including foundations and fixtures therein or thereon, marked No. 2 on diagram on daily report.  
 (11) \$..... On roof Barn and Sheds attached, including foundations and fixtures therein or thereon, marked No. 3 on diagram on daily report.  
 NOTE—Silos (whether attached to any of said buildings or not) and stlage are not covered by this policy unless they are insured specifically under separate items.  
 (12) \$..... On roof Granary marked No. .... on diagram on daily report.  
 (13) \$..... On roof Crib marked No. .... on diagram on daily report.  
 (14) \$..... On roof Silo, situated (as shown on diagram on daily report) as follows: .....  
 (15) \$..... On Grain and Threshed Seeds of all kinds, while in dwelling, granaries, barns and cribs, and on grain only while in stacks, shocks or sacks on premises herein described.  
 (16) \$..... On Harness, Saddles, Robes, Blankets, Whips, Carriages, Buggies, Sleighs, Wagons and other farm vehicles (excluding steam or motor-driven vehicles), also on hay racks and header barges all while on or temporarily off the premises herein described.  
 (17) \$..... On Hay, Straw, Fodder, Ground Feed and all kinds of manufactured stock foods (not specified under Item 16 on grain and threshed seeds and Item 20 on silage), while in barns or sheds, on the premises herein described.  
 (18) \$..... On Mowers, Reapers, Harvesters, Farm Implements, Tools, Cream Separators, Milk Cans, Empty Sacks and Bags, Utensils and Farm Machinery (excluding incubators, brooders, threshing machines, combines, wind mills, electric motors, gasoline, kerosene and steam power engines and machines), while on or temporarily off the premises herein described, also on hay loaders, hay stackers and portable grain elevators, while on the premises herein described.  
 (19) \$..... On Silage while in silos on the premises herein described.  
 (20) \$..... On Hay, Straw and Fodder, in stacks on cultivated ground only, on the premises herein described, not exceeding \$100 on any one stack of hay or \$50 on any one stack of straw or fodder.  
 (21) \$..... On Horses, Mules and Colts STATE TOTAL NUMBER OF ANIMALS OWNED.....  
 (22) \$..... On Cattle STATE TOTAL NUMBER OF ANIMALS OWNED.....  
 (23) \$..... On Sheep STATE TOTAL NUMBER OF ANIMALS OWNED.....  
 (24) \$..... On Hogs STATE TOTAL NUMBER OF ANIMALS OWNED.....  
 (25) \$..... On ..... STATE TOTAL NUMBER OF ANIMALS OWNED.....  
 (26) \$..... On ..... STATE TOTAL NUMBER OF ANIMALS OWNED.....  
 (27) \$..... On ..... STATE TOTAL NUMBER OF ANIMALS OWNED.....  
 (28) \$..... On ..... STATE TOTAL NUMBER OF ANIMALS OWNED.....  
 (29) \$..... On ..... STATE TOTAL NUMBER OF ANIMALS OWNED.....  
 (30) \$..... On ..... STATE TOTAL NUMBER OF ANIMALS OWNED.....  
 (31) \$..... On ..... STATE TOTAL NUMBER OF ANIMALS OWNED.....


No insurance attaches under any of the above items unless a definite amount is specified and inserted in blank immediately preceding the item.

Any insurance under this policy (unless otherwise provided) is extended to cover while on or temporarily off the premises herein described except while in transit by common carrier or in public stock yards.

In no case (except in the case of more valuable animals insured specifically by names and/or numbers) shall any one horse or mule over two years old be valued at more than \$.....; nor more than two-thirds of said sum if under two years old; nor for more than one-third of said sum if under one year old; nor shall any one head of cattle over two years old be valued at more than \$.....; nor shall any one head of cattle under two years old be valued at more than one-half of said sum; nor shall any one sheep be valued at more than \$5.00; nor shall any one hog be valued at more than \$20.00; nor in any case for more than the actual cash value of the animal of any class destroyed or damaged, such cash value in no event to exceed the valuations given above.

Other insurance permitted; provided, however, the total insurance permitted on any building insured hereunder, including this policy, is limited to the insurable value of said building stated herein.

Said property being owned by the insured and covered by \_\_\_\_\_ and (except as herein otherwise provided) situated on and confined to Government Lots 1 and 2, section 33, township 32 range 25, except 1 acre tract to Wm. Schenk, except 23.6 acre to County of Anoka, and except E. 20 acres of Government lot 1, containing 18.65 acres; also E 1/2 SW 1/4 and the SW 1/4 section 28 township 32 range 25, lying south of U.S. Military Road, except 16.4 acre tract to County of Anoka, and except the E. 10 acres of SW 1/4 SE 1/4 lying South of U.S. Military Road, containing 53.6 acres, Anoka County, Minnesota.

issued at its \_\_\_\_\_ COLUMBIA HEIGHTS Agency. Dated \_\_\_\_\_ FEBRUARY 27 19 35  
 64 12-6-32  
 \_\_\_\_\_ Agent.

For other provisions see reverse side of this form.  
 NOTE TO AGENTS:

- A. The CONSTRUCTION OF THE BUILDING and the KIND OF ROOF must be stated in blank spaces provided when insurance is written under any item of this form.
- B. When CAPACITY OF INCUBATOR exceeds 1,000 eggs, special permit is required and the capacity in eggs must be stated.
- C. When FARM TRACTORS are insured under this form, indicate under item whether or not tractors are used for Custom Farm Work on property of others.
- D. When credit is given for LIGHTNING RODS, special form of inspection blank must be filled out and attached to daily report.



10 The policy shall be void if any material fact or circumstance stated in writing has not been fairly represented  
11 by the insured, or if the assured now has or shall hereafter make any other insurance on the said property without the  
12 assent of the company, or if without such assent the property shall be removed, except that, if such removal shall be  
13 necessary for the preservation of the property from fire, this policy shall be valid without such assent for five days  
14 thereafter, or if without such assent the situation or circumstances affecting the risk shall, by or with the knowledge,  
15 advice, agency, or consent of insured, be so altered as to cause an increase of such risks, or if, without such assent, the  
16 property shall be sold or this policy assigned, or if the premises hereby insured shall become vacant by the removal  
17 of the owner or occupant, and so remain vacant for more than thirty days without such assent, or if it be a manufactur-  
18 ing establishment running in whole or in part extra time, except such establishment may run in whole or in part  
19 extra hours, not later than 9 o'clock p. m., or if such establishment shall cease operations for more than thirty days  
20 without permission in writing indorsed hereon, or if the insured shall make any attempt to defraud the company,  
21 either before or after the loss, or if gunpowder or other articles subject to legal restrictions shall be kept in quantities  
22 or manner different from those allowed or prescribed by law, or if camphene, benzine, naphtha, or other chemical oils  
23 or burning fluids shall be kept or used by the insured on the premises insured, except that what is known as refined  
24 petroleum, kerosene, or coal oil may be used for lighting, and in dwelling houses kerosene oil stoves may be used for  
25 domestic purposes, to be filled when cold, by daylight, and with oil of lawful fire test only.

26 If the insured property shall be exposed to loss or damage by fire, the insured shall make all reasonable exertions  
27 to save and protect same.

28 In case of any loss or damage under this policy, a statement in writing, signed and sworn to by the insured, shall  
29 be forthwith rendered to the company, setting forth the value of the property insured, except in case of total loss on  
30 buildings the value of said buildings need not be stated, the interest of the insured therein, all other insurance thereon,  
31 in detail, the purposes for which and the persons by whom the building insured, or containing the property insured,  
32 was used, and the time at which and manner in which the fire originated, so far as known to the insured.

33 The company may also examine the books of account and vouchers of the insured, and make extracts from the  
34 same.

35 In case of any loss or damage, the company, within sixty days after the insured shall have submitted a statement  
36 as provided in the preceding clause, shall either pay the amount for which it shall be liable, which amount, if not  
37 agreed upon, shall be ascertained by award of referees, as hereinafter provided, or replace the property with other of  
38 the same kind and goodness, or it may, within fifteen days after such statement is submitted, notify the insured of its  
39 intention to rebuild or repair the premises or any portion thereof separately insured by this policy, and shall there-  
40 upon enter upon said premises and proceed to rebuild or repair the same with reasonable expedition.

41 It is moreover understood that there can be no abandonment of the property insured to the company, and that the  
42 company shall not in any case be liable for more than the sum insured, with interest thereon from the time when the  
43 loss shall become payable, as above provided.

44 If there shall be any other insurance on the property insured, whether prior or subsequent, the insured shall  
45 recover on this policy no greater proportion of loss, whether by fire, lightning or both, except in case of total loss on  
46 buildings, sustained than the sum hereby insured bears to the whole amount insured thereon.

47 And whenever the company shall pay any loss the insured shall assign to it, to the extent of the amount so paid,  
48 all rights to recover satisfaction for the loss or damage from any person, town, or other corporation, excepting other  
49 insurers, or the insured, if requested, shall prosecute therefor at the charge and for the account of the company.

50 If this policy shall be made payable to a mortgagee of the insured real estate, no act or default of any person  
51 other than such mortgagee, or his agents, or those claiming under him, shall affect such mortgagee's right to recover  
52 in case of loss on such real estate.

53 Provided, that the mortgagee shall, on demand, pay according to the established scale of rates for any increase  
54 of risks not paid for by the insured; and whenever this company shall be liable to a mortgagee for any sum for loss  
55 under this policy, for which no liability exists as to the mortgagor or owner, and this company shall elect by itself, or  
56 with others, to pay the mortgagee the full amount secured by such mortgage, then the mortgagee shall assign and  
57 transfer to the company interested, upon such payment, the said mortgage, together with the note and debts thereby  
58 secured.

59 This policy may be cancelled at any time at the request of the insured, who shall thereupon be entitled to a return  
60 of the portion of the above premium remaining, after deducting the customary monthly short rates for the time this  
61 policy shall have been in force.

62 The company also reserves the right, after giving written notice to the insured, and to any mortgagee to whom  
63 this policy is made payable, and tendering to the insured a ratable proportion of the premium, to cancel this policy  
64 as to all risks subsequent to the expiration of ten days from such notice, and no mortgagee shall then have the right  
65 to recover as to such risks.

66 In case of loss, except in case of total loss on buildings, under this policy and a failure of the parties to agree as to  
67 the amount of the loss, it is mutually agreed that the amount of such loss shall, as above provided, be ascertained by  
68 two competent, disinterested and impartial appraisers who shall be residents of this state, the insured and this company  
69 each selecting one within fifteen days after a statement of such loss has been rendered to the company, as herein pro-  
70 vided, and in case either party fail to select an appraiser within such time the other appraiser and the umpire selected,  
71 as herein provided may act as a board of appraisers and whatever award they shall find shall be as binding as though  
72 the two appraisers had been chosen; and the two so chosen shall first select a competent, disinterested and impartial  
73 umpire; provided that if after five days the two appraisers cannot agree on such an umpire, the presiding judge of the  
74 district court of the county wherein the loss occurs may appoint such an umpire upon application of either party in  
75 writing by giving five days notice thereof in writing to the other party. Unless within fifteen days after a statement of  
76 such loss has been rendered to the company, either party, the assured or the company, shall have notified the other in  
77 writing that such party demands an appraisal, such right to an appraisal shall be waived; the appraisers together  
78 shall then estimate and appraise the loss, stating separately sound value and damage and, failing to agree, shall submit  
79 their differences to the umpire; and the award in writing of any two shall determine the amount of the loss; the parties  
80 thereto shall pay the appraisers respectively selected by them and shall bear equally the expenses for the appraisal  
81 and umpire. The fees of any appraiser or umpire shall in no case exceed ten dollars (\$10.00) per day.  
82 No suit or action against the company for the recovery of any claim by virtue of this policy shall be sustained in  
83 any court of law or equity in this state, unless commenced within two years from the time the loss occurred.

#### CANCELLATION CLAUSE—MINNESOTA

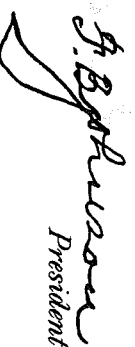
(Chap. 390, Session Laws 1923—Approved April 19, 1923)

If the insured hereunder shall not have actually paid the premium hereon or any part thereof within sixty (60) days from the date of this policy, then this policy may be cancelled by the insurer by giving five days' written notice to the insured and to the mortgagee or other person to whom the policy is made payable, if any, without tendering any part or portion of such premium, anything to the contrary in the policy contract notwithstanding.

**In witness whereof**, the said **NATIONAL SECURITY FIRE INSURANCE COMPANY** has caused this Policy to be signed by its President and attested by its Secretary, at its office in the City of Omaha, Nebraska.

ATTEST:

  
Secretary

  
President