

## No Hail Losses Paid On Uncut Fields

No hail losses will be paid by the state on crops which have been damaged by hail after being abandoned and left uncut, according to instructions issued recently by Commissioner S. A. Olsness to state hail adjusters.

Following is the statement:

"The state hail insurance department wishes to announce that no claims for damages by hail will be recognized or paid on grains insured under the state hail fund, if said crop has been left uncut, and not harvested and cared for in proper season, reasonably consistent with good husbandry.

"The department has been liberal in adjusting and allowing losses based upon the actual damage caused by hail, and not upon the condition of the crop, which is the custom of old line companies.

"Our principal has been, that when the insured has fulfilled his part of the contract, does his work right and pays his premium, he is entitled to indemnity for the actual damage the hail would have wrought to a full crop, even though the hail yield may have been reduced to a stage below the cost of harvesting, if such reduction is caused by some act of providence.

This construction applies only to conditions prior, or up to the time of maturity, however, and we hope that no one will be so unscrupulous as to report and demand damages by reason of hail on grain which has been left uncut and abandoned.

"Such attempts will be closely watched, and promptly turned down but even an attempt would be an unjust squandering of the funds and a violation of all principals of hail insurance."

The wild duck and prairie chicken crop is said to be fairly good in these parts. The last legislature put the kibosh on hunting with dogs and this should have the effect of increasing the prairie chickens, although these splendid birds will never again be so plentiful as they were in the early days of Dakota. The settlement of the country and the ravages of the game hog settled that.