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lowing manner:

of proof.
WHAT IS TIMBER?—The following

NOT LIABLE FOR DEBT—The tree claim cannot be held for debts contract-

ed prior to the issue of the patent there-

The tree claim does not require resi-

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COOPERSTOWN,

Following is a summary in the briefest possible manner of the leading points of our land laws, so far as they refer to the Timber Culture, Pre-emption and Homestead acts, itemized in such a way that stead acts, itemized in such a way that will be clear to all designers of such install the property cultivated. will be clear to all desirous of such information. Intending settlers can obtain the full text of these regulations by addressing "Commissioner of the General Land Office, Washington, D. C..." and also obtain all information with regard to the locality in which they desire to settle, from the agent of that particular district. The officers are located as follows:

Grand Forks, for Red River Valley, midway between Canadian boundary and Fargo.

Fargo, intersection of Red River Valley and Northern Pacitin Railro ad

Fargo, intersection of Red River Valley and Northern Pacifin Railro ad Bismarck, Missouri River Country, at intersection of Northern Pacific Rail-

WHAT IS TIMBER?—The following are recognized by the act: Ash, alder, birch, beech, black walnut, basswood, black locust, larch, maple, box elder, oak, pine, cedar, chestnut, cottonwood, elm, spruce, fir, hickory, honey-locust, plane-tree or cotton-tree, buttonwood or sycamore, service tree or mountain ash, white walnut or butternut, white willow and white wood or tulin tree. Creelsburg (Devil's Lake City) for the Devil's Lake region, North Dakota, to the Canadian frontier. Aperdeen, midway in the James River

country. Mitchell, on Chicago, Milwaukee & St. Paul R. R. Southeastern Dakota. Watertown, on Chicago & Northwestern Railroad, Eastern Dakota, midway be-

tween Fargo and Yankton. Yankton, Southeastern Dakota. Deadwood, for Black Hills Country, in

white wainut or outcernut, white willow and white wood or tulip tree.

WHEN FORFEITABLE—If requirements of law are not complied with within one year fromdate of entry, claim reverts to Government.

FEES—Fourteen dollars at time of entry for 160 acres, and \$4 more at final proof. Southwestern Dakota.

The address is simply, "The U.S.

LAND OFFICE, FARGO, DAKOTA TERBITORY, U.S.," or whichever office it BITORY, U. S., or whichever office may de desired to communicate with. PRE-EMPTION ACT.

WHO CAN CLAIM-Heads of families dence. (whether 21 years of age or not) husbands, sons, or widows; all persons, male or female, over 21 years of age, citizens of the United States, or who have declared intention to become such.

WHO CANNOT CLAIM—No person who is the owner of 320 acres of land in any state or ferritory. So that any one who

state or territory. So that any one who desires to have the benefit of all three acts may pre-empt when he holds a homestead or tree claim, but is not ai-lowed to pre-empt if he already holds

both a homestead and tree claim.

REQUIREMENTS—Continuous residence, settlement and cultivation until final proof.

PRICE—In Dakota, within the 40-mile railroad belt, the price per acre is \$2.00; outside the belt the price is \$1.25.

Final Proof and Payment—Must

be made in 33 months from date of settlement and may be made after six months of actual residence and improvement. The improvements must be of a substantial and valuable character, and the facts must be attested by cianmant and two competent witnesses. FEES—Two dollars when the applica-

tion or declaratory statement is made, and \$5 at final proof.

NOT TRANSFERABLE-Claims cannot be transferred until title is perfect.

ONE ENTRY ONLY—Only one preemption is allowed to one and the same

individual. No SPECULATION-Pre-emptor must also swear that he has not settled said land for speculation but for his own ex-

clusive use. HOMESTEAD ACT.

WAO CAN CLAIM—Heads of families.
(whether 21 years of age or not) husbands, sons, or widows; all persons, male or female, over 21 years of age, citizens of the United States, or who have denished on application. A call

clared their intention to become such.
REQTIREMENTS—Continued residence settlement and cultivation for five years

SALE INVALID-The sale of a homestead by the settler to another party be-fore the completion of the title, vests no title in purchaser and will not be recog-

title in purchaser and will not be recognized by the Government.

ONE ENTRY ONLY—The law allows but one homestead privilege, and a settler who abandons or relinquishes his claim cannot make a second entry:

FEES—Eighteen dollars at time of entry and \$8 additional at final proof when but and issues.

Representing the following old and reliable companies.

ETNA, of Hartford.....\$9 054 611 00 HOME, of New York.... 7 208 489 00 UNDERWRITERS agenty

N.Y. 5 125 957 00 Distant issues.

GER. AMERICAN, N. Y. 3 704 274 00 North British & Mercantile N. Y.

patent issues.

ABSENCES—An occasional visit to the land every few weeks, and occupation by a steward, with cultivation is not sufficient. The homestead must be the actual home of the claimant. Occation by a steward, with cultivation is not sufficient. The homestead must be the actual home of the claimant. Occasional absence for a few days, or even weeks, if good faith be shown in all respects, will not subject the claim to forfeiture.

N. Y. 3 265 875 00 PHCENIX. Brooklyn N. Y. 3 295 327 00 SPRINGFIELD, Springfield, Mass. 2 395 288 00 St. Paul Fire and Marine. 1 048 673 00 GERMAN, Freeport. Ill. 1 185 979 00 Policies promptly written on Projects. Policies promptly written on Business,
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feiture. NOT LIABLE FOR DEBT — Homesteads are not liable for debts contract-

ed prior to issue of patent.

COMMUTED HOMESTEAD—If a settler does not wish to reside for five years up-on his tract, he may pay for it at the rate of \$2.50 per acre any time after six months' residence and cultivation.

months' residence and cultivation.

CHANGED TO PRE-EMPTION—Home-steads may be turned into pre-emptions at any time within five years from date of entry.

Final Proof—Cannot be made within seven. Settlers must swear to his continuous residence and cultivation; that the homestead has not been alienated (unless for church, school semmary or railroad requirements) that he is sole bona fide owner of it or actual settler; that he will bear true allegiance to the Government of the United States. This testimony must be supported by two Government of the United States. This testimony must be supported by two credible witnesses. Send six cents for postage and receive free, a costly box of goods which will help you to more money right away than anything elsewing the most of fortune opens before the workers, absolutely sure. At once address, TRUE & Co., Augusta Maine.

TREE CULTURE ACT.

Who Can Claim—Heads of families, (whether 21 years of age or not) husbands, sons, or widows; or all persons, male or female, over 21 years of age, being residents of the United States, or having residents of the United States, or having declared their intention to become such.

ONE ENTRY ONLY-Can be made by the same individual for one quarter sec-tion of untimbered land, but as many

than one tree claim of 160 acres can be allowed in a section of 640 acres.

How Cultivated—Of the quarter section allowed for tree culture, ten acres must be planted to trees in the following manner:

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H. G. PICKETT, Cashier.

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