

FARMERS STATE BANK

OF CANTON SOUTH DAKOTA.

P. A. OVERSETH, J. M. LEWIS, MERLE DEAN.
President. Vice-Pres. Cashier.

PAID UP CAPITAL \$25,000.

INDIVIDUAL Responsibility of Stockholders \$400,000.

Short Time Loans. - Farm Loans.

Farmers and Merchants Business Respectfully Solicited.
Careful and Personal Attention Given to Every Detail.

The Farmers Lumber Co.

When in need of an estimate or prices
on any kind of Building Material

Universal Portland Cement, American Woven Wire
Fence, Prepared Roofing, Farm Gates, Drain Tile
or Sewer Pipe. Call at the Farmers Lumber
Co.'s office where you will find the best of
everything usually carried by a first-
class lumber yard.

EDGAR DEAN, Manager.

SIoux VALLEY HARDWARE & IMPLEMENT COMPANY

We have bought a carload of
Des Moines Silos
Come and see us before giving
your orders to strangers.

Sioux Valley Hardware & Implement Company

Millard Bennett, President.

A FEW DOLLARS

will start a checking account with

THE FIRST NATIONAL BANK

CANTON, SOUTH DAKOTA

If you have a checking account, the bank does
your bookkeeping free of charge and renders you a
statement of your receipts and expenditures when-
ever you ask for it. Paying by check is not only
sensible and convenient but is also the best manner
to keep check on all your expenditures.

Savings Department Pays 4 Per Cent.
Interest Semi-Annually

CAPITAL, SURPLUS AND PROFITS \$42,000.00

OFFICERS AND BOARD OF DIRECTORS

THOS. THORSON, President; J. V. CONKLIN, Vice-President;
O. S. GIFFORD, E. S. O'NEIL AND J. F. FERGUSON
H. ANDERSON, Cashier G. D. FREEMAN, Assistant Cashier

The Old Reliable. Established in 1871

G. SKARTVEDT

REAL ESTATE DEALER

Make farm loans on the most favorable terms. Write in-
quiries in the best Companies, against Fire, Lightning,
Tornado and Hail. Sell Ocean Steamship
Tickets by all the LEADING LINES

G. SKARTVEDT, Canton, S. D.

The Banker and the Farmer.

(Substance of an address delivered
by Henry Wallace, editor Wallaces'
Farmer, before the Ninth Group of
Iowa Bankers, at the Seventh Annual
Meeting at Osceola, Iowa, May 2nd.)

There are in the state of Iowa 216,000 farms, averaging around 150 acres each, with an annual productive power of from \$2 to \$50 an acre, the total being between \$450,000,000 and \$70,000,000. This farm wealth, unlike the wealth of the manufacturer or transporter or distributor, is a new creation from the light, the heat and the moisture which are furnished by an all-wise Providence from year to year. It is an actual contribution to the wealth of the world; and if properly used, to the real "welfare" or well-being of mankind.

Practically every dollar of this newly created value should find its way into the country banks, and through these flow as a fertilizing stream into the banks of the larger cities, and eventually into the banks of the metropolises; and would do so if farmers and bankers alike had a clear understanding of their duties to each other.

I said "duties," but if we drop down a bit and take a lower point of view and say "interests," I know of no two classes of people whose real interests are more closely linked together than those of the farmers and the bankers, especially those of the country banks. The farmer needs the bank; the bank needs the farmer. The farmer could get along in some sort of a way, but greatly crippled in his powers without the advice of a prudent, honest and intelligent banker.

Millions of dollars have gone out of Iowa that will never return, because the farmer has listened to and believed the stories of speculators who care nothing for him except to get his money. If these investing farmers had had confidence in their banker, in his honesty, in his integrity, in his financial ability and judgment, they should have consulted him. He is a small banker who will discourage a wise investment of the farmer's money because he may think that it will decrease his deposits. He should look upon his farmer depositor not as a man to be exploited, but one to whom he owes a service, a service which, if he is a broad enough man, he has the intelligence to render.

The banker should understand thoroughly that the very foundation of his business is laid in the success of the farmers of his community. The time has passed when the banker secured his money from the east and the big cities, to be spent in exploiting a new country, and from which he would receive a rate of interest measured by the necessities of the borrowers. The actual cash deposits of the banks must hereafter be grown from the land itself and by the farmers themselves; and this leads me to speak of what is really the greatest service that the banker can render the farmer, namely, that of aiding and encouraging him in the development of the resources of the farm.

Every banker in riding through the country and noting a farm that is declining in fertility should realize that to that extent the resources of the bank are being dried up, and that every farm which is maintaining or increasing its fertility is contributing its own personal welfare and that of the stockholders of his bank. I believe the bankers in Iowa are realizing this as never before; that they are no longer regarding farmers as geese to be plucked, but as co-workers with them in the great task of providing for the legitimate wants of the people of the state, as well as feeding the hungry states and nations of the world.

The question arises: How can the banker help the farmer? First, by winning his entire confidence, and by realizing that he owes him a service, a service for which there is ample remuneration. The relation between the farmer and the banker should be one of the utmost confidence. If the individual banker is not worthy of his confidence, there are other bankers in the same town or in a neighboring village, town or city.

Next, he should encourage the farmer to take greater and more intelligent interest in his own work. He can familiarize himself with the best books on agriculture and the best newspapers, with farm machinery that has been found practical, can speak to the farmer about these things, and thus imbue him as far as possible with the spirit of the new agriculture. Many bankers are doing this, some wisely and others unwisely.

They are doing it unwisely when they buy agricultural papers in bulk at a mere nominal price less a good deal, than the cost of the white paper, and make presents of them to the farmer, signing letters of recommendation, which the farmer at first supposes to be the individual opinion of the banker, but which, as a matter of fact, was written by the publisher, giving his own extravagant opinion of the merits of his paper. The banker thus unintentionally deceives the farmer and loses his confidence. It not infrequently happens that one individual farmer receives as many as three papers from the same office, from three different banks, with three separate letters of recommendation all in the same language. Hence he concludes that the banker has a motive and is after, not his welfare, but his deposits. He shrewdly concludes that the bankers would not all write just the same letter to him, and hence begins to look upon the whole thing with suspicion and with distrust, and not only this particular paper, but agricultural papers as a class.

The Lincoln County Bank

CANTON, S. D.

A. R. BROWN, President.
O. A. RUDOLPH, Vice Pres.
Ed. L. WENDT Secretary,
O. K. BROWN, Cashier.

Oldest Bank in the County.

Established in 1880 Incorporated in 1887
Corporate Existence Extended to 1907
Interest allowed on time deposits,
and short time loans a specialty

O. A. Rudolph,
E. Wendt,
A. R. Brown,
T. H. Helgeson,
Ed. L. Wendt,
Directors.

GUS AHLQUIST

Fruit and Confectionery. Tobacco and Cigars. Pure
Ice Cream and Delicious Soda water. Goods delivered
in any part of the city. Corner Main & 6th Sts. Phone 275.

NOTICE OF TIME APPOINTED FOR PROBATING WILL.

State of South Dakota, ss: In County Court,
County of Lincoln }
In the matter of the estate of J. E. Johnson, deceased. }
The State of South Dakota sends greeting to Elizabeth N. Johnson, George H. Johnson, Orin Johnson, Wm. Wood and Lydie Reed nee King, heirs next of kin of J. E. Johnson, deceased.
Pursuant to an order of said court, made on the 20th day of April, A. D. 1911, notice is hereby given that on Monday, the 22nd day of May, A. D. 1911, at ten o'clock a. m. of said day, at the court room of said court, at Canton, in the county of Lincoln, there will be appointed as the time and place for proving the will of said J. E. Johnson, deceased, and for hearing the said petition for probate thereof and the issuance of Letters Testamentary therein; when and where any person interested may appear and contest the same.
Dated at Canton, S. D., the 20th day of April, A. D. 1911.
HARRISON J. BROWN,
Attest: Judge of County Court.
Geo. Olson,
Clerk.

IN THE DISTRICT COURT OF THE UNITED STATES FOR THE SOUTHERN DIVISION DISTRICT OF SOUTH DAKOTA.

In the matter of Jonas B. Gray, In bankruptcy.
To Honorable Chas. A. Willard Judge of the District Court of the United States for the Southern Division District of South Dakota, Jonas B. Gray of the town of Canton, in the county of Lincoln, State of South Dakota, in said District, respectfully shows that on the 4th day of April, A. D. 1911, last past, he was duly adjudged bankrupt under the act of Congress relating to bankruptcy; that he has duly surrendered all his property and rights of property, and that he has fully complied with all the requirements of said acts and the orders of this court touching his bankruptcy. Wherefore he prays that he may be decreed by the Court to have a full discharge from all debts as are excepted by law from such discharge.
Dated this 5th day of May, A. D. 1911.
JONAS B. GRAY,
Bankrupt.

Order of Notice Thereon

United States of America, ss:
District of South Dakota, ss:
On this 5th day of May, A. D. 1911, on reading the foregoing petition, it is Ordered by the court that a hearing be had upon the same on the 3rd day of July, A. D. 1911, before said court, at Sioux Falls, in said District, and that the said notice of said petition be published twice in the Dakota Farmers Leader, a newspaper printed at Canton, in said District, and that all known creditors and other persons in interest may appear at said time and place and show cause why the prayer of said petition should not be granted.
It is further ordered by the court that upon payment by the bankrupt or his attorney of the actual expense thereof, the Clerk shall send by mail to all known creditors, copies of said petition and this order, addressed to them at their places of residence as stated.
Witness, the Honorable Charles A. Willard, Judge of said court, and the seal thereof, at Sioux Falls, in said District, on this 5th day of May, A. D. 1911.
OLIVER S. PENDAR,
Clerk.
By ODIN R. DAVIS,
Deputy.

O. S. GIFFORD & A. B. CARLSON, Attorneys for Petitioner.

NOTICE OF TIME APPOINTED FOR PROBATING WILL.

State of South Dakota, ss:
County of Lincoln }
In County Court thereof. }
In the matter of the estate of Josiah Straw, deceased. }
The State of South Dakota sends greeting to Hannah Straw, Leroy B. Straw, Walter F. Straw and Ernest J. Straw, heirs at law and next of kin of said Josiah Straw, deceased.
Pursuant to an order of said court made on the 20th day of April, A. D. 1911, notice is hereby given that on Monday, the 29th day of May, at ten o'clock a. m., in the court room of this court at the court house in the city of Canton, Lincoln county, South Dakota, there will be appointed as the time and place for proving the last will of said Josiah Straw, deceased, and for hearing the proof and probate thereof and the issuance of Letters of Administration with the will annexed, to E. J. Straw, when and where any person interested may appear and contest the same.
Dated at Canton, South Dakota, the 5th day of May, 1911.
By the Court. HARRISON J. BROWN, Judge.
Geo. Olson, Clerk.

LOOK OUT FOR THE CARS

DO YOU know of anyone who is old enough to read, who has not seen that sign at a railroad crossing?

If everyone has seen it at some time or other, then why doesn't the railroad let the sign rot away? Why does the railroad company continue to keep those signs at every crossing? Maybe you think, Mr. Merchant, "How everybody knows my store, I don't have to advertise."

Your store and your goods need more advertising than the railroad need to warn people to "Look Out for the Cars."

Nothing is ever completed in the advertising world.

The Department Stores are a very good example—they are continually advertising—and they are continually doing a good business.

If it pays to run a few ads round about Christmas time, it certainly will pay you to run advertisements about all the time.

It's just business, that's all. ADVERTISE IN THIS PAPER

Want and for Sale

TAKEN UP—On my farm in Eden township, three yearling calves, two steers and one heifer, red with white spots, no horns, left ear marked. Owner can have same by paying for this notice and for the keep and care of the calves. 45-50.
ANDREW NELSON,
Route No 1, Hudson, S. D.

Land For Sale.

80 acres of land, one mile west and one mile south of Canton. For particulars call at the farm.
45-4f
MRS. MINNIE BYERS.

Taken Up.

1 black sow with white stripe on the head and white feet. Owner may have same by calling at my place 3 miles west and 4 south of Canton, formerly P. M. Fossum homestead. And paying all costs.
45-48
VICTOR A. WALLQUIST.

Section of Land For Sale.

I have a section of land for sale located five miles north of Morrilton, in southern Morton county, on the Cedar River, amongst the richest farm lands in North Dakota. The section is perfect and a bargain at \$20 per acre. Address
F. J. MILLIMAN,
Morrilton, S. D.

Pasture

I have pasture for horses and cattle on the Swanson farm 2 miles east of Dayton Hall.
ERNEST AXELSON,
Route 3, Canton, S. D.
Phone Harrisburg.

Wood And Posts For Sale.

Stove length Oak wood and posts for sale by cord or wagon box load. Leave word with Sioux Valley Hardware and Implement Co., Canton. Residence 3 miles south east of Beloit.
HAN FREDRICKSON. 29tf.

For Sale.

A bargain in an unimproved quarter section; an unimproved eighty acres; an improved half section, Brule county land. Write quick for particulars.
F. A. REYNOLDS LAND CO.,
406f
Kimball, So. Dak.

For Sale.

Stove wood delivered at reasonable prices.
386f
W. D. GARDNER.

I am prepared to do all kinds of light livery.

Call and see me at the Canton Livery Barn. Phone 50.
T. H. COLLINS.

For Rent.

160 Acres of pasture land with plenty of shade and water. Inquire of
CHAS. LINDERMAN,
Phone 257 41tf.

I am prepared to clip your horses for now is the time and I can also sharpen your clippers.
T. H. COLLINS.

LOST Lost on Sunday morning May 14, a large black Newfoundland dog. Dog had on a collar with a long chain attached. A reasonable reward will be given to the finder
ARTHUR SOGN
Norway Township 48-50.

Notice to Farmers.

Black Ball Jr., a stallion of high pedigree, will stand for public service at the farm of John Sorum in Highland township, Monday, Tuesday, and Wednesday and on Thursday and Friday at the old Paul Johnson place now occupied by Olaf Anderson and on Saturday at home on the John Sorum place. The fees are \$15 to insure standing colt, \$10 to insure foal. All fees to be paid before foaling.
H. AND D. SORUM, Owners.

The threatening storm last Saturday night didn't amount to much here. There was some thunder and lightning and just a little rain.

Local Firm Will Continue Valuable Agency.

SHERMAN & ROCHE of this city have just closed a deal whereby they will continue to be agents for ZEMO—the well known remedy for Eczema, Dandruff, and all diseases of the skin and scalp.

The extraordinary leap that this clean liquid external treatment for skin affections has made into public favor in the last few years proves its wonderful curative properties and makes it indeed a valuable addition to the fine stock of remedial agents carried by the SHERMAN & ROCHE Drug Company.

They have a limited supply of samples One of which will be given free to any skin sufferer who wishes to test the merit of the medicine. A booklet "How To Preserve The Skin," will also be given to those interested.

Dr. COX'S BARBED WIRE LINIMENT

Guaranteed to heal without a blemish or your money refunded. Prices 25c, 50c and \$1.00. 25c for family use only. For sale by all druggists.
Dr. Cox's Painless Blister, guaranteed to cure Spavin, enlargement of bone or muscle, Puffs, Sweeney, Ring Bone, Curb, or money refunded.

Professional Cards.

G. H. Gulbrandsen

PHYSICIAN & SURGEON
Office over Olsen Bros. Store. Office Phone 244 Call 2. House Phone 244 Call 3. Canton, South Dakota.

Eli LEWISON

PHYSICIAN & SURGEON
Over Lybarger's Store. PHONE: Office, 350 call 2. Phone: Residence, 350 call 3. CANTON, S. D.

G W MORRISON

PHYSICIAN & SURGEON
Office in Syndicate Block. Telephone: Office 123.

J. F. TURNER

PHYSICIAN & SURGEON
Office east end of Syndicate Block. House Phone 371. Office Phone 41.

Gyrus L. Wendt

PHYSICIAN & SURGEON
Office Phone 92. House Phone 45. Office in Wendt Block, 5th Street.

Dr. Edward Eneboe

Osteopathic Physician
Half the trouble of the body can be cured by Osteopathic Treatment. Over Farmers State Bank.

A. R. Brown. H. J. Brown.

Brown & Brown

Lawyers

OFFICE: Cor. Broadway & 5th St.

G B KENNEDY

ATTORNEY AT LAW.

Canton, South Dakota. State and United States Court PRACTICE.

Asa Forrest, Jr.,

Lawyer

206 East 5th Street. Phone No. 17. Canton, So. Dak.

Ghas O Knudson

Attorney at Law

Office Over A. Toblaesen's Store.

A R Jamleson

Lawyer

Practice in all Courts. OFFICE: Over BERRY BROS. STORE.

O. L. Gampbell

Licensed Embalmer and

Undertaker

Calls answered day or night

Taylor Furniture Co.

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J. J. ANDERSON

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Funeral Director. Phone 76

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and Funeral DIRECTOR. Licensed Embalmer. Telephone 131. Canton, S. D.