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BUILDING-LOAN BOARD OF DIRECTORS MEETING The board of directors of the St. Louis county Building and Loan association held a meeting Tuesday evening at 317 Providence building, at which the by-laws were adopted and ordered submitted to the state bank examiner for his approval. The association will begin business March 15, when deposits will be received. Several applications for loans to prospective builders have already been made. A drive will be made among workmen, union and non-members, to get \$10,000 the first day. Interest will be paid on deposits at the rate of 4 1/2 per cent. LABOR LAW ENFORCED. The California state industrial accident commission has won its fight against a steel contractor who failed to provide temporary flooring in a six-story frame building that he was constructing. The chairman of the accident commission is Will J. French, member of the Typographical union.

DOES HARDING HOPE TO DEFEAT BONUS AND BLAME FARM BLOC?

By WALLACE BASSFORD, (Special News Correspondent.) Washington, D. C., March 3.—It is growing into a settled belief among those who watch and study the mazy moves of his politics that the president's recent utterances on the bonus constitute a reflection of his desire to defeat the proposition and to let the blame rest on the Farm Bloc, which he looks upon as being the evil genius of his administration. It is believed that he would like to place these men in a hole from which they might never be able to extricate themselves. When he gave it out that he did not favor bonus legislation unless the money could be raised by a sales tax, he knew that the Farm Bloc is on record as strongly opposed to such a tax. Thus Harding "passes the buck" to those gentlemen and at the same time throws a sop to his Wall Street friends who want a sales tax to eventually take the place of taxes and surtaxes on incomes. In the same breath he tells the soldier he would like to see him get a bonus—but throws an obstacle in the way. It is more than suspected that the president would like to see a lot of members of his own party fall outside the breastworks in the coming election fight. There are so many Republicans in the house and senate that he can't handle them, and if any fall he would prefer that they be members of the Farm Bloc in both house and senate. Of course it is well known that the Democrats are getting together a most militant organization for the purpose of causing an utter disappearance of this unwholesome condition. One of the big Republicans told a newspaper man the other day that the leaders of his party were hopeful that the majority of 159 in the house could be reduced to 50 or 40 without starting an avalanche that would wipe out the majority completely. He would like to have a congress that could be controlled by a few leaders, but it is a dangerous time to try the tactics thought of. As far as impartial observers can see at this time, the slaughter among Republicans of both house and senate will suffer the least. The Democrats say the Republicans are in for the worst trimming they have had in 30 years. While addressing the League of Republican clubs in Washington last Saturday the president made a damaging display of his Toryism. Only those who read widely and keep close observation are aware of the extent of the president's reactionary tendencies. Some who read this will recall that he was one of the few public men who condoned the action of a little group in the Baltimore convention of 1912 who withheld the nomination from Champ Clark after he had received a majority of votes and after he had shown in the primaries that he was the choice of the voters. Harding showed then that he believed in the bosses handling and controlling conventions. He was always a bitter anti-Roosevelt man and always opposed "teddy, who believed in the people and the primary." He condoned the action or the convention that nominated Taft when everyone knew the masses of the party wanted Roosevelt. Students of politics understand that an inflexible test of a public man's attitude on the great principles of government is found in the nominating method which he favors. Those who believe in progressive democracy condemn the old convention system with all its manipulation, trickery and fraud. President Harding's stand with those who still believe in the bossism of a few leaders, who dictate policies and candidates. In the address mentioned the president said: "I would rather trust the declaration of a party, expressing the conscience of its membership in a representative convention, looking forward to a successful appeal to the conscience and convictions of the country, than I would to the ephemeral whims of passing moments in public life. I wish I dared—I will say it—I crave the return of intelligent conventions. I had rather have men appeal for popular support on the ground of their convictions, than to have the appeal of the individual, for his particular locality." Of course the president had a reason for distaste for primaries—he submitted his candidacy to the people in the primaries and got turned down, but a few bosses in a hotel room made him president of the United States. But he has raised an issue that is full of dynamite. People remember Taft's remarks about "the whims of the majority" and "the gusty passions of the mob." Much water has gone over the wheel since then. Harding was beaten down but a few bosses in a hotel room made him president of the United States. But he has raised an issue that is full of dynamite. People remember Taft's remarks about "the whims of the majority" and "the gusty passions of the mob." Millions still believe that our government derives its just powers from the consent of the governed, and they don't propose to permanently delegate those powers to a few bosses in a hotel room some blocks from the convention hall. The president's remarks are part and parcel of the plan of the Republican bosses to destroy the primary system, but the people are against them—and Harding's speech is a monkey wrench in the machinery, tossed there in a moment of exuberance. NAVY CUT NOT NECESSARY. In a speech delivered in Washington Congressmen Hurl of Iowa declared there is no need for the wholesale laying off of navy yard employees. He said much work has been awarded to private firms that could be done more cheaply at the navy yards.

PRESIDENT OF DULUTH CHAMBER OF COMMERCE HAS RIGHT HUNCH

Here is a chance to understand the Duluth Chamber of Commerce a little better. Its president, Benj. Finch, is a mighty wholesome man who is giving his utmost to the public welfare. Mr. Finch is a man of vision. He sees a new order of things in store for Duluth. He is trying to bring together all groups and elements, and the kind of speech he made last Friday would indicate that he can not lose. Here it is and it is good for the workers as it was for retail merchants. "Now, gentlemen, my good friends Director Brinkman and President of the Retail Association Annis, have stated that I have a confession to make. I have—but, in making this confession I am going to ask some other members a few questions and bring home to them and to you some of the benefits that they as well as I have secured through this organization's work this year. "First, let me ask Mr. Avoys of Scott-Graff Lumber company if it is not a fact that this organization assisted him in securing lower rates on logs from the Omaha, Soo Line and other territory and whether or not this organization's traffic bureau is co-operating with him in order to secure lower log rates on the Great Northern? Also, Mr. Avoys, is it not a fact that this year you are going to get from this territory some three million feet of logs and, is it not a fact that in the sawing of these logs into lumber and utilizing them, in the Duluth territory there will be some \$25,000 in wages paid out to your employees and possibly some additional taxes paid as well as insurance carried? Is it not a fact that these lower rates mean a saving of \$12,000 to producers, settlers, operators and country merchants? "Now, Mr. Numan, is it not a fact that you have men trading with you who are employees of Scott-Graff Lumber company and are there not other West end merchants who have some of Scott-Graff's employees trading with them and isn't it a fact that you and others have employees working for you distributing the merchandise purchased by employees of Scott-Graff Lumber company? "Now, gentlemen, will you be so kind as to express to me the fact that I had no market for our logs in Wisconsin. In the past they were shipped to Ladysmith and Minneapolis where other mills and labor manufactured them into lumber, but through the efforts of our traffic bureau working with the lumber company they secured a rate on logs which increased the value to us by about \$1,200. So I humbly confess we did get some results from this by the assistance of our traffic bureau this year. But, so did Mr. Numan and other West end merchants. Let us picture these three million logs that were not available to Scott-Graff because they could not be brought here on account of the freight rate. Suppose Scott-Graff's mill was shut down. "What a flare of trumpets there would be and how their employees would welcome the information that through the efforts of the Chamber of Commerce and their company lower rates had been secured that would bring three million logs requiring 500 cars. The mill would start up and men would be given employment, the wages paid out would be used again to buy groceries, furniture, help pay rent, taxes and distributed through the banks so you can see that in this instance also Duluth retail merchants and business men did get the benefit of the proper rates and settlers and other country merchants benefit also if this saving. "Don't overlook the fact, also, that in the haulage of more cars here there are more men employed in the railroad yards and these employees in turn buy more and even the railroads consume more coal off our coal docks giving further employment there. "Now let me draw another picture for you. For many years grain growers in Nebraska could not be shipped to Duluth on account of the freight rates. It went to Chicago and Milwaukee. Your Chamber of Commerce Traffic Bureau was successful in getting the rates and during the past six months some six million bushels of grain has been brought here. This elevator charges alone amount to over \$150,000, most of which is distributed in wages to the elevator employees, insurance men, etc. "It takes nearly 5,000 cars to bring in this grain. Train crews are employed to bring it here, yard crews employed to do the switching, coal consumed in the docks, greater employment on the docks. "All this represents more money and wages spent in Duluth and even some in our neighboring city of Superior. It is estimated by experienced railroad men that about \$150,000 would be distributed in wages to handle these cars meaning over \$145,000 benefit to Duluth firms and wage earners, and distributed through all channels of trade even to the Street Railway company. "But, let's go further. Here is Simon Clark of the Duluth Marine Supply company who does not appreciate that this movement of grain is of any benefit to him, yet Simon Clark furnishes most of the supplies to the vessels coming into the harbor. It takes boats to move this grain down the lakes so the fifteen or twenty boats required do get supplies from him. He in turn has men working for him who receive the benefit and their wages are distributed through channels of trade. These two illustrations are what this Chamber of Commerce has done and is doing for Duluth and its retail merchants. "We do not claim that this organization gets all the convention and all of the tourists for Duluth, but we do claim and maintain that through the card index file we have we stir up the interest among our members to secure these conventions. We do send out invitations to them and we do bring what pressure we can to get them here. We do claim that through the efforts of our Tourist Bureau and advertising for tourists that Duluth is benefited. "It is estimated that last year alone nearly \$500,000 was spent in Duluth by convention delegates and tourists who came through here. Denver, Colo., spends \$50,000 a year for tourists. The Denver Civic and Commerce association claims that \$5,000,000 was spent in Colorado in 1915 and that in 1921, 500,000 tourists visited the state and that some \$35,000,000 was spent among the camp and hotel accommodations and retail trade. "The Ten-Thousand-Lakes association of Minnesota states that in 1917 about 15,000 tourists visited our state and that in 1921 over 300,000 and that these 300,000 people spent from fifteen to twenty million dollars. We claim that it is profitable for Duluth business men to cultivate this tourist and convention trade and it is profitable to them to maintain a bureau now organized which last year spent about \$14,000, and we believe that we should receive greater support so these bureaus could have larger funds to secure a large proportion of these tourists and take care of them when they are here. "Information booths have to be maintained for a well pleased guest based on the good word alone that Duluth does take care of her tourists. The proposition of increased support and increased activities is going to be put squarely up to you men of Duluth in a campaign that starts the 6th of March and some of you may be called upon to help by either Mr. Gill or Mr. Harper and when you are I think you will realize from what I have told you that you are benefited by this organization and that you owe to it some of your time the same as other men are giving their time and services on other committees of this organization. "You will notice from the cards the amount of time put in on the "Committee on Chores" by Mr. Gilbertstein and his committee last year and I am going to ask him to tell you a little bit about the time and effort it took to put that across which means a further saving in time and money to the merchants and business men of Duluth. "There are other matters of vital interest to Duluth which I am going to take up in an address to other groups but at this time I am going to ask Mr. Andressen, chairman of the agricultural committee to tell you something of what he is endeavoring to do to bring better co-operation with the farming territory and development of our agricultural resources." HALL AND SLAYTER SPEAK AT BIG WILLMAR MEETING A large and enthusiastic meeting of union men and friends was held at Willmar last Monday evening. Addresses were delivered by E. G. Hall, president Minnesota State Federation of Labor and George C. Slayter of Chicago, general organizer for the United Garment Workers' union. Mr. Hall discussed present day labor problems, while Mr. Slayter spoke on the union label. Many women attended. The speakers were well received. LOCKOUT IN DENMARK. Associated Press dispatches from Copenhagen state that a general lockout has been declared by Denmark employers, who are attempting to enforce longer hours and a 20 per cent wage reduction.

HIGH FREIGHT RATES PREVENT GOOD TIME.

PHILADELPHIA, March 2.—High freight rates form one of the greatest barriers to the return of better business conditions. Daniel Rinhart, president of a hardware association, told a convention of these business men. "One of the greatest hold-ups on the highways of business today is the high rate of freight transportation," he said. "The summed up freight charges on raw materials on finished products to the jobber and from jobber to retailer, push up the cost of merchandise." FIX LANDLORDS' PROFIT. Eight per cent profit is a fair return for real estate owners according to the appellate division of the New York supreme court. The decision will establish a precedent for lower courts in this city, and will set aside a former decision which said 10 per cent was a fair return.

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COMPERS FAVORS ASSENT TO PACT WITHOUT CHANGE

Committee on Limitation of Armament Votes to Support Work of World Today. WASHINGTON, March 3.—Declaring that the treaties agreed upon by the international conference on the limitation of armament "should be ratified without reservations," the governing board of the general committee on limitation of armament has voted its support to the work of the Washington conference. Samuel Compers, honorary chairman, presided at the meeting of the general board. The resolutions declare the treaties already have the approval of "the people of the United States and of the world," and give the following reasons why they should be approved by the Senate: "Will put an end for a period of at least 15 years, to competition in naval armament between the United States, Great Britain, Japan, France and Italy, with consequent reduction of taxes and increased probability of world peace. "Will clear up the rules of international law respecting the use of submarines, making impossible such barbarous acts as the destruction of the Lusitania by submarine in the late war, except at the risk of committing the offense of piracy under the law of nations and suffering the penalty of such as the hands of any one of the signatory or accepting powers. "Will reaffirm the rules of international law in operation prior to 1914 condemning the use of poisonous or asphyxiating gases. "Will apply in the islands of the Pacific the principle of non-fortification that, carried out for a century along our northern border, has been productive of good relations between the United States and Canada. "Will establish, as the method of composing differences and settling questions of policy in the region of the Pacific, conferences between all the powers having interests therein. "Will arrest the growth of distrust between Japan and the United States and the consequent drift toward war that has threatened in recent years to engulf the Pacific. "Will provide China with time and opportunity to recover her territories and consolidate her administration." Any man who makes the best of things gets them.

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FROCKS FASHION seems to have marshalled an entire army of brand new ideas for her Frock Campaign for Spring. Here are knitted fabrics unique in briek color touches, swagger in capes. And quite as impressive are Frocks of twill or Kasha and silk combined; or supple, heavy silk modes. Crepeknit Kasha Cloth Twill Canton Crepe Crepe Satin \$25 \$45 \$35 \$55 That Silk Sport Frocks are to have important innings this Spring is quite obvious when models are as attractive as the one pictured. The Glass Block

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