

POSTAL BANK LIMIT MAY BE CHANGED

Post Office Department Believes That By Doing Away With \$500 Deposit Limit System Can Be Made to Pay

HAS NOT INJURED THE BANKS

Money Which Has Been Deposited is Chiefly That Which Was Formerly Hoarded—Bonds not Popular

From Congressman C. H. Tavenner.

Washington, December 16.—Some interesting facts in connection with the operation of the postal savings bank were brought in a recent debate in the House over a postoffice bill. According to members familiar with the figures the actual operation of the system, which is now going on three years of age, has shown...

That the postal banks have not pulled money from local banks to any extent.

That the bank is chiefly used in cities having a large percentage of foreign-born population, while in small rural communities scarcely any.

That the money deposited in it is chiefly savings that were formerly hoarded:

That the money deposited has not been sent away to foreign countries to any extent.

That the two-per-cent bonds offered to postal bank depositors have not proved to be a popular investment:

That, although the deposits are steadily growing, the bank, on paper at least, has cost \$1,486,000. Against this the government has received in interest from banks selected as postal savings depositories \$537,932. The difference, or nearly \$1,000,000, is net loss.

It was explained, however, that the figures indicating expense are largely bookkeeping entries, and do not involve the actual payment of money by the government. This is due to the fact that the postmasters of the country in transaction business with Washington and with patrons in connection with the postal bank use a distinctive stamp adopted by the Department for this purpose. The use of these stamps enables the postoffice accountants to keep track of the number of letters handled in connection with postal savings. Of course, the use of these stamps is merely a bookkeeping device, since postmasters do not have to pay for them.

The banks of the country fought long against postal savings. Now they see that the system has been a great benefit to them. It has brought hoarded money from hiding places to the postoffice, which, in turn, has deposited it with the local banks. Of \$32,500,000 now on deposit with the government, 95 per cent has been re-deposited with local banks.

The Post Office Department is now turning its attention to the problem of ending the deficit in the postal bank and making it show a profit. This, in the light of experience, it is believed can be done. In the first place, the limit of \$500 which it is permitted any individual to deposit, is too low. The tendency is steadily toward larger deposits by individuals. In 1912 the average deposit was \$83; today it is \$102. Accounts are frequently turned away because the law forbids the acceptance of more than \$500 in a single deposit. The Department is asking that the limit be removed altogether.

The Department deposits the postal savings with local banks, charging only 2-1/2 per cent interest. The bank, in turn, loans the money at interest rates at from six to eight per cent. Banks pay three and four per cent interest on savings deposits, and could well afford to pay three per cent on deposits as permanent as those of the post office. The Department is considering raising the rate to be paid by banks to three per cent. By removing the limit of deposits a double quantity of deposits can be handled by the present post office force, it is hoped to make the bank return a profit.

ROLLET TO LECTURE HERE

Will Take As His Subject, Japan—Public Is Invited To Attend.

Thursday night at the Episcopalian church, Rev. C. C. Rollet, department secretary of the church, will lecture on Japan. His lecture will be accompanied by stereoscopic pictures. The lecture is to be entirely free and the public is invited to be present.

MASONS TO DINE.

Banquet Tomorrow Evening—Cass Lake To Send Representatives.

Bemidji Masons are invited to a banquet to be served in the dining room of the Masonic hall tomorrow evening. A delegation of Cass Lake Masons are expected to be present at the dinner and also to attend the regular meeting of the F. and A. M. which is to be held later in the evening. There is to be work in the M. M. degree. The dinner is to be served at 6 o'clock and all Masons of the city are invited to be present.

SIXTEEN ARE GIVEN GIFTS

That Number Are Lucky Holders of Duplicate Buttons at Barker Store

TWO DAYS ARE STILL LEFT

The Barker Drug and Jewelry store was an unusually busy place all day Monday. Mr. Barker announced the opening of button registration for this day and the store was crowded to the limit.

Sixteen handsome gifts were awarded during the day to parties presenting duplicate buttons. It was truly a case of "Button, button, who's got the button." A constant stream of smiling faces greeted one another with an express desire to locate a duplicate. All formality was entirely forgotten and where ever it became necessary, Earle A. Barker acted as chief spokesman and with a delightful smile introduced the more bashful holders.

The following were awarded prizes each being given a chance to make his selection from the gorgeous window display.

Mrs. P. N. Anderson and Sam Lalore held buttons number 1947.

Reinhart Lanholtz and Sam Lalore held buttons number 2494.

Mrs. A. L. Henderson and Allen Foote of Wilton held buttons number 1490.

Mrs. L. P. Eckstrum and Nora Anderson buttons number 689.

Mrs. John Moberg and Mrs. L. P. Eckstrum buttons number 1836.

Mrs. Fred Bursley and M. E. Smith buttons number 2272.

Mrs. W. H. Bailey and Mrs. John Moberg buttons number 2391.

Martin Kenfield and Mrs. R. E. Fisher buttons number 23.

There are still two more days left in which to match duplicates, Thursday the 18th being the last day. All those who have as yet not registered their numbers must do so before Thursday night.

WILL OFFER PRIZE.

Best Skating Couple To Be Awarded Prize On New Year's Day.

What promises to meet with the approval of roller skaters in this city is a prize to be awarded by W. B. MacLachlan, manager of the roller skating rink, to the best appearing couple on the floor on New Year's day. Judges will be appointed and will have complete charge of the contest. Just what the prize will be has not been decided as yet but Manager MacLachlan promises to make it valuable enough for all to compete for.

- *****
- * Walter Camp's All American *
- * Eleven *
- * End—Hogsett, Dartmouth *
- * Tackle—Ballin, Princeton *
- * Guard—Pennock, Harvard *
- * Center—Des Jardien, Chicago *
- * Guard—Brown, Navy *
- * Tackle—Talbot, Yale *
- * End—Merrillat, Army *
- * Quarter—Huntington, Colgate *
- * Half Back—Craig, Michigan *
- * Half Back—Brickley, Harvard *
- * Full Back—Mahan, Harvard *
- *****

Italians Locked in Steamship Hold Three Days.

Naples, Dec. 15.—Locked in the hold of the steamship Adriatic for three days without food and water fifty Italians returning from New York appeared as witnesses against twenty-five of the Adriatic's crew, who are held on charges of swindling.

The sailors were arrested when the Adriatic arrived here from New York. The Italians said the members of the crew offered to take them to Italy for \$20. The money was paid and they were smuggled aboard the vessel at night, they say. They were locked in the hold and given nothing to eat or drink. After three days they broke out and denounced the alleged fraud to the captain.

CLIPPERS TAKE SECOND

Defeats Given's Gophers by 97 Pins Piling up Total of 2,327 Counts—Luck Plays Large Part

NEXT CONTEST THURSDAY NIGHT

Ed Odegard's Clippers last evening caused the Gophers to "take to their holes" in the second game of the City Bowling league, played at the Gillette alley.

Luck played no small part in the Clipper victory. Captain Given and Nat Given, both bowlers above the 175 average had off nights and in one game the latter spilled only 98 pins while his brother captured 127. Fifteen splits in one game was the total secured by the Gophers, in which contest the total of the five bowlers was but 658.

The Gophers were able to win but one of the three games, this being the first which they took by a 831 to 792 score. The Clippers earned back twenty of these in the second and gained a hundred in the third.

The evening scores were as follows:

Gophers			
J. Given, capt.	168	129	159
Tom Newton	174	162	133
Nat Given	157	145	96
Henry Paquin	166	107	163
Ray Dennis	166	198	107
Total	831	741	658

Clippers			
E. Odegard, capt.	156	146	131
Otto Erlandson	129	133	160
E. Warner,	158	144	141
Cleve King	180	169	178
Ralph Grover	169	178	155
Total			2,327

The high score honor last evening went to Ray Dennis of the Gophers with 198, while Cleve King secured the best average, this being 176.

Standing of Teams

Team	Won	Lost	Points
Orioles	1	0	1,000
Clippers	1	0	1,000
Bingers	0	0	.000
Spillers	0	0	.000
Gophers	0	1	.000
Phonex	0	1	.000

The next game of the series was scheduled for tomorrow evening and was to be played between the Bingers and Spillers, but as there are to be meetings of the Masonic and Moose Lodges, the game has been postponed until Thursday evening.

Pool Hall Opens Today

The Club Pool and Billiard hall opened today to the public for the first time. New tables, new chairs, new cues and every other article necessary for a first class pool hall is proving an attraction for pool players. Victor Kammermyer of St. Cloud is proprietor of the new hall and has engaged Earl McTaggart as his assistant.

Sure Sign of Summer

Another "sure sign" of spring has been added to the budding trees, being in the form of a mosquito. The insect was discovered in the home of R. E. Fisher.

FOUR BODIES ARE TAKEN FROM RIVER

Identity of Victims of Boy River Tragedy Established—Employees of Kennedy Lumber Camp

BODIES TAKEN TO CASS LAKE

Those Drowned Were Louis Larson, Walter Tinde, E. S. Goldamer and Fred Krogan—Murphy Assists.

Efforts to locate the bodies of the four woodsmen who were drowned in Boy River early Sunday morning were successful yesterday and the remains of all of them were taken to Cass Lake where they were prepared for burial by Coroner Miskella, who was assisted by R. F. Murphy, the Bemidji undertaker.

The dead are:

LOUIS LARSON, Moorhead.
WALTER TINDE, Moorhead.
E. S. GOLDAMER, Nellsville, Wis.
FRED KROGAN, St. Paul.

Watches found on the bodies would show that the accident happened at 12:15 Sunday morning.

Were Woodsmen.

The men were employees at the Glement and Kennedy lumber camp, located three miles from the village of Boy river, and it is believed that they were on their way back to the camp when the ice gave way and before assistance could aid them they were drowned.

Rumors are to the effect that the four men were in company with several other lumbermen, and these narrowly escaped the fate of their companions.

As one of the men who went to his death fell into the water he grabbed the hand of one of his mates, and only the fact that his mitten came off, prevented him from going down.

Could Not Get Facts.

Until a late hour yesterday afternoon it was impossible to gain any information concerning the tragedy, and not until the return of the coroner to Cass Lake could anything definite be learned. Boy River is remote from telephone and telegraph and the particulars were not available.

One of the victims was a camp cook whose mother lives in St. Paul and went to Cass Lake about a year ago.

The bodies of the two Moorhead men were prepared by Undertaker Murphy and sent to their former homes last evening.

WILL HAVE CHRISTMAS TREE

Sisters of St. Anthony's Hospital to Entertain Patients

Preparations are now underway where by the patients and employees of St. Anthony's hospital will be royally entertained Christmas day by the sisters of that institution. Following a carefully planned program the presents sent to the hospital for this occasion will be distributed.

EXTRA

FRANK CULBERTSON LYNCHED BY A MOB

Williston, N. D. Dec. 16.—(Special to the Daily Pioneer)—Frank Culbertson, recently convicted of the murder of three members of the Dillon family, on a farm north of here, was lynched by a mob who broke into the county jail early this morning.

LLOYD TRIAL NOW ON

Bemidji Men Go To Walker Where Murder Case is Held

Lee LaBaw, official court reporter, and William Lilly, left this morning for Walker where they will attend the Lloyd trial. Mr. LaBaw will report the trial of the case. Mr. Lilly is a brother of Dan Lilly, who Lloyd is accused of having killed in a saloon quarrel at Cass Lake last December. Judge Stanton is presiding at the trial, Daniel DeLury is defending Lloyd and his plea is that of self defense. Edward Rogers, assisted by a representative of the attorney general's office is prosecuting the case. This is the second time the case has been tried, the first trial resulting in a disagreement it being understood that the jury stood eleven for acquittal and one for conviction.

NEW LAUNDRY OPENS

O. D. Smith Recently of Minneapolis Moves Family Here And Begins Business on Minnesota Ave

IS ELECTRICALLY EQUIPPED

O. D. Smith recently from Minneapolis and who has been in the laundry business for the past five years has opened a modern laundry at 523 Minnesota avenue.

The new enterprise promises to be modern in every detail, Mr. Smith having installed electric irons, electric washers and will later install an electric drying room.

The new business will be known as the "Home Laundry" and will deliver and pickup laundry from every part of the city. Though the laundry has been open but one day business is coming in at a rapid rate and according to Mr. Smith he will have every department busy from morning until late at night. If the business requires it he will operate day and night.

The telephone number of the new enterprise is 853. "Quality and service is the motto," said Mr. Smith "and it is our aim to please and satisfy the wants of the most particular people."

BEMIDJI SOON TO HAVE WEIGHTS AND MEASURE SYSTEM

Mayor Proposes Ordinance To That Effect Be Drawn Up And Also Suggests Strict Milk Inspection.

COUNCIL APPROVES OF IDEA

Authorizes City Clerk To Communicate With Other Cities In Regard To Handling Such Laws.

Bemidji will soon have a city scale, a strict milk inspection ordinance and a system of weights and measures, if suggestions offered by William McCuaig, mayor, at the council meeting last evening, are followed by the aldermen, and from their attitude last evening it appeared that they are all enthusiastic over the prospects.

Mr. McCuaig brought out the fact that proper precautions against disease were not being taken by Bemidji, that it was a wonder more sickness is not had in this city, and that the state laws ought to be enforced. He believed that a milk inspection ordinance ought to be drawn up which would make it a law that every dairy, furnishing milk to Bemidji residents whether within the city limits or one hundred miles distant, should be inspected, the cows examined and other precautions taken.

Is Not Sufficient.

Alderman Smart remarked that there was such an ordinance covering such law in the charter, but George Stein, city clerk, after looking it up found that the clause was not sufficient for the one required.

The matter of installing a city scale and a system of weights and measures in Bemidji was then taken up. Alderman Hannah strongly urged that the mayor be upheld in his suggestion, and stated that he believed such a system should be carried on in Bemidji. The other aldermen were of the same opinion, and the city clerk was instructed to communicate with other cities relative to their manner of handling such law. It is expected that Mr. Stein will have a report ready at the next meeting and that at that time P. J. Russell, city attorney, will be instructed to draw up the required ordinance.

Rooming House Ordinance.

The mayor also suggested that an ordinance of some kind be drawn up which would deal with the operations of hotel and rooming houses, along the same lines as that in force in Duluth and the Twin Cities.

Sherm Bailey, alderman of the second ward, proved himself to be the poor man's Santa Claus and moved that the mayor and city clerk be given the right to spend money to the amount of \$50 in giving the poor of Bemidji things needed at Christmas.

The report of the clerk as to the city finances was accepted. In the absence of R. F. Murphy, alderman at large, Joe Bisair presided.

WANT TO ASSIST FARMERS

Crookston School Officials Willing To Attend Meeting

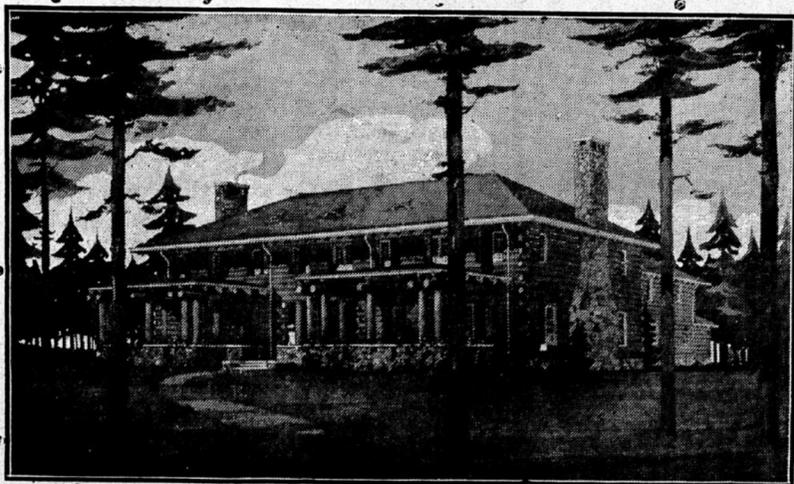
The Agricultural School at Crookston is desirous of doing everything within its power to promote the organization of Farmer's Clubs and to assist in any way possible the clubs already organized. The specialists of the school and experiment station will be glad to attend the meetings of Farmer's Clubs and take up any subject that the members wish discussed. It is possible to have illustrated lectures given at evening meetings. These lectures are very interesting and instructive. If officers of Farmer's Clubs or farmers interested in organizing a club will write to the Superintendent, Agricultural School, Crookston, he will do anything in his power to meet the requests that are made.

SMALL FIRE YESTERDAY

Bemidji Department Called To Put Out Blaze in Tuller Barn

Shortly after five o'clock Monday afternoon the Bemidji fire department was called to 503 Irvine avenue where a small blaze was discovered between the partitions of the Fuller barn. Quick work on the part of the department prevented much damage.

BEMIDJI'S PROPOSED NEW SUMMER HOTEL



The above cut shows a picture of the lake. Mr. Bixby's plan is to give a site for the building, and \$1,000 toward the cost of construction, which would total \$10,000 to erect. The remaining amount would have to be raised by the residents of Bemidji, many of whom appear to favor the plan.