

MUTUAL INSURANCE
COMPANY FORMED

With Assistance of Commissioner
Preus Mutual Fire Protection Com-
pany Organized This Afternoon

ARE TOLD OF ADVANTAGES

Directors Elected And Company Will
Be Placed In Operation As Soon As
Possible—Smoker This Evening

More than fifty of the most prominent farmers of southern Beltrami, northern Hubbard and eastern Clearwater counties were in attendance at a meeting held in the agricultural department of the high school building today for the purpose of organizing a mutual insurance company. The farmers were addressed by J. A. O. Preus, state insurance commissioner the enthusiasm shown assures the success of the undertaking.

The company will be known as the Bemidji Mutual Fire Insurance company. Articles of incorporation were drawn up and submitted to the farmers. They were approved by the men present and Mr. Preus. The main purpose of the organization is to insure farm property.

Preus Talks

Mr. Preus in a short address told the farmers of the success of the mutual insurance companies in this state since they were first brought into existence 34 years ago. He said that at the present time more than \$320,000,000 worth of farm property was now insured by the 157 companies now in operation. He told that no mutual farmers company had ever failed in this state; that approximately \$6,500,000 had been paid into the companies for insurance fees; that the cost was so small that about \$21,000,000 had been saved the farmers of the state since the method was first introduced.

Directors Named

In order that the company might be formed 25 farmers were required to sign the articles of incorporation. Of these nine were elected as directors. The officers will be named by the directors. Each company represents at least \$50,000.

The farmers who signed the articles with the exception of those who signed late this afternoon, were:

A. P. Ritchie, J. C. McGhee, D. A. Whiting, E. E. Schulte, H. E. Bawers, T. J. Brennan, August Jarowich, A. E. Rako, E. C. Bergh, Nels H. Willett, George W. Day, Pter Larson, G. Mole, Herman Penske, Hugo Hensel, E. W. Hall, E. M. Sathre, John Utech, Andrew Larson, Alfred Moen, John Dahl, Alfred Dahl, Alfred Graf, George Walker and L. A. Gould.

Informal Smoker

This evening an informal smoker will be held in honor of Mr. Preus, who is now regarded as Minnesota's next, auditor at the Commercial club. Mr. Preus congratulated the farmers on the interest taken in the company and assured them that they would be assisted as much as possible by his office.

FIVE TESTIFY FOR STATE

New Witnesses Heard In St. Paul
Police Graft Trial—Tends To Uphold
Testimony of Willie Wolfe

CORROBORATES STORY IN PART

St. Paul, Feb. 14.—Testimony of five witnesses in the Flanagan-Turner graft trial corroborated in part the story told by Willie Wolfe as to his meetings with Flanagan, which Wolfe testified were incidental to the Dorsey deal in which \$3,000 was paid for alleged police protection.

C. B. Boucher, proprietor of the saloon where Willie Wolfe testified he paid Flanagan his \$750 from the \$3,000 collected by Ida Dorsey, testified as to seeing Flanagan and Wolfe in his place in 1913. Edward Reichow, bartender for Boucher, corroborated the latter's story.

Woodie Burke and Anna Clark testified as to meeting Wolfe and Flanagan at Emma Brown's resort in January, 1913. Wolfe on direct examination said he and Flanagan "met a couple of girls and had some drinks at the Brown woman's place following the payment of the \$750 of Dorsey money to Flanagan. The Burke woman said she had been threatened by Wolfe several times prior to the returning of the graft indictments. She insisted, however, she was not testifying for the state because she feared Wolfe. The Clark woman said she had been threatened by Wolfe, but was telling the truth about the alleged Flanagan-Wolfe episode at the Brown woman's resort.

She identified Flanagan in court as the man she had met there. The assistant cashier of the Merchants National bank corroborated Wolfe's story as to his depositing \$700 in that bank in January, 1913. Wolfe on direct examination had testified he deposited \$700 of his \$750 share in the Dorsey deal in this bank.

JUDGE A. G. DAYTON.

Miners Ask President Wilson
to Investigate His Conduct.



More than 3,000 miners, their wives and sympathizers attended a mass meeting in Wheeling, W. Va., and adopted a resolution calling upon President Wilson to institute a congressional investigation into the official conduct of Federal Judge A. G. Dayton with the object of having him removed. Judge Dayton's recent decisions with reference to the coal mine strike, the most objectionable of which was that enjoining the miners' officials for even speaking to other men employed there, suggested the meeting.

SUNDAY IN THE CHURCHES.

Salvation Army

Sunday school at 2:30. Services at 8 p. m.

Episcopal

Sunday school at 9:30 a. m. Morning prayer and sermon at 10:30 special music. Archdeacon Parshall.

First Scandinavian Lutheran

Sunday school at 12. There will be no preaching services. T. C. Kolste, pastor.

Congregational (Nymore)

Sunday school at 11 a. m. Preaching at 7:30 p. m. Special music. All are cordially invited to these services. G. M. Peacock, pastor.

German Lutheran

There will be German Lutheran services in the Swedish Lutheran church at 10 o'clock. Rev. Kurz of Brainerd will preach the sermon.

Temperance Meeting

Union temperance meeting in the city hall Sunday evening at 8 o'clock. Attorney W. I. Norton of Minneapolis will give the address. Miss Hyland will sing at this meeting. Everybody welcome.

Baptist

Sunday school at 10 o'clock. Preaching at 11 a. m. Jr. and Sr. Young Peoples' meeting at 3 p. m. respectively. Union temperance meeting at the city hall at 8 p. m. Meeting for prayer Thursday evening at 7:30. Everybody welcome. C. E. Chandler pastor.

First Methodist.

Morning worship 10:45. Subject "Bemidji and the Saloon Question." Sunday school at 12. Epworth League at 6:30. Evening service, Temperance Mass meeting at the city hall 8 p. m. Prayer meeting Thursday evening at 8 p. m. All are cordially invited to these services. G. W. Gilman pastor.

Presbyterian

Bible class and Sunday school at 10. Morning worship and sermon at 11. Jr. C. E. at 3. Young peoples meetings at 7. Mid-week service for prayer and bible study on Thursday evening at 8. Tomorrow evening there will be no service at the church. We will join the churches of the city in a union temperance meeting at the City Hall. When we will be addressed by Attorney W. I. Norton, of Minneapolis.

HARD TO GET GAMES

To schedule games for the Bemidji high school basketball team is a difficult proposition according to Julius Bestul who is at the head this season. So far the team has had a poor season and unless games can be scheduled for every week until the close of the season the year will be the poorest for a basketball team for Bemidji during the past several years.

TELLS OF NEW HAVEN DEAL

Tavener Relates History of Railroad
Affair And Says All Connected
With It Are Guilty Of Crime

NEW LAWS ARE FAVORED

From Congressman C. H. Tavener. Washington February 14.—When the president of a bank defaults and the authorities come in and close the bank, often bringing about the ruin of the innocent depositors in the institution, no one attempts to create public opinion against the authorities for enforcing the law. But when there is an agitation against financial malpractice in railroad affairs, at once there are sleek coated gentlemen to rise up and denounce as demagogue those who demand the punishment of the rich malefactors.

No such outcry, however can save the financial pirates who looted the New Haven Railroad from a full exposure of their misdeeds and from probable punishment. The Bible puts in a special class those who rob widows and orphans. Those who lost through J. P. Morgan's jugglery of the New Haven's finances were the railroad's stockholders. They have lost heavily. Senator Lippitt, of Rhode Island, told the Senate that 22,000 of the New Haven's stockholders are either widows or estates belonging to orphans and fatherless children.

The firm of J. P. Morgan & Co. stands accused of looting this road to the tune of millions. No such seamy financing has been brought to light since the insurance investigations. The firm has not yet denied the accusations, or has it taken legal steps against the New York newspaper which printed these charges. Now Senator Norris of Nebraska, has repeated the charges in the Senate, which has adopted the Norris resolution instructing the Interstate Commerce Commission to continue its investigation into these financial transactions.

The commission made an incomplete investigation and an incomplete report. It reported that some \$12,000,000, belonging to the stockholders of the railroad and used in the acquiring of the Westchester branch apparently "vanished into thin air." The Commission is now instructed to go ahead into this "thin air" and find the thieves. Senator Norris has repeated in the Senate the charges that this \$12,000,000 vanished into the coffers of J. P. Morgan & Co., and that the job was done by lending money of the New Haven, almost without security, to a dummy corporation organized for the purpose, and by taking out extravagant "commissions." On June 30, 1910, the New Haven (through Morgan, its fiscal agent) had paid over \$21,000,000 for the Westchester property, which was then worth slightly over \$12,000,000.

The Morgans know exactly what they were doing. They had the best of corporation lawyers to advise them. It now develops that in looting the widows and orphans they violated not a single federal law. Under state laws they might be prosecuted, but state administrations, only too liable to be controlled by such a corporation as the New Haven, have taken no steps.

A poor man, guilty of thievery not half so reprehensible as those financial transactions, would have been sent over the road for a long stretch. The Morgans eluded the criminal statutes. Is there any additional argument needed to support Woodrow Wilson's plan for federal regulation of railroad finances? If the law which the President advocates were on the statute books today, every living man connected with this New Haven affair would go to the penitentiary.

RED WING WINS
FROM ATHLETICS

Bemidji Boys Unable To Keep Pace
With Visitors In Second Game Of
Series And Lose By 20 to 16 Score

FAST CONTEST THROUGHOUT

Basket Shooting of Hanson Played
Large Part In Victory—Teams
Evenly Matched—Battle Tonight

In one of the closest and most interesting basketball games ever played in Bemidji the McNeill five of Red Wing defeated the Athletics of this city by a 20 to 16 score, last evening.

The Red Wing boys went into the game confident of victory and started off with a rush which soon netted them a basket. Bemidji did not seem to play basketball to the extent of which they are capable until near the close of the game when a five minute spurt made a victory seem possible. At this stage Hanson, Red Wing forward, one of the surest basket shooters to ever play here connected with two difficult ringers and the game was neatly tucked away.

Visitors Fast

Red Wing is without doubt the best team met by the Athletics this year. Every one of the visitors is a fast aggressive ball player and to lose to such an aggregation is by no means a reflection upon the ability of the Bemidji men. That Bemidji did not play the game as in previous games of the year was noticeable, and the three weeks of no practice was telling.

For "Blud" Tonight

The game to be played this evening will be for "blud," and Bemidji will enter the game determined to retain its wonderful record established during the last two years.

Vollners, captain of the Red Wing quint, was able to secure but one basket off of Peck last evening, so close was the guarding of the Bemidji guard. Peck, aside from a tendency to rough it, played a great game. Neumann at center played one of the best games of his career and had not been into every scrimmage since the score of the winner might have been larger. Howe, Bemidji's clever little forward was held scoreless last evening, while Brandon was able to connect but once.

Even on Fouls

Each team was able to secure six counts by free throws. Inability to throw fouls cost Bemidji the game. The playing of Hanson, Vollners and Conlin for Red Wing started as did Bestul, Neumann and Peck for Bemidji.

The Score

Bemidji	G	Red Wing
Bestul	G	Conlin
Peck	G	Peterson
Neumann	C	Rehder
Howe	F	Vollners
Brandon	F	Hanson

Field Baskets, Vollners 1, Hanson 5, Peterson 1, Bestul 2, Peck 1, Brandon 1, Neumann 1, Fouls, Brandon 6, Vollners 6, Referee, Stanton and Ottedahl.

Homesteader Loses Life

L. C. Markland, 65, a homesteader of Gryla, lost his life when his home burned Thursday. His family escaped uninjured, but were badly frost bitten. The Marklands had moved to this county from North Dakota but recently.

Bryan Assails Roger Sullivan. Lincoln, Neb., Feb. 14.—Under the caption, "Sullivan Senator? No," W. J. Bryan assails in the latest issue of his Commoner the candidacy of Roger C. Sullivan for the senate.

Mrs. George Baker, Mrs. W. Z. Robinson and Mrs. Walter Marcum, will entertain the Eastern Star at a thimble bee in the Masonic hall Tuesday afternoon. Supper will be served from 5:30 to 7 to which the members and their families are invited.

Walter F. Marcum returned today from Thief River Falls where he has been on business during the last several days.

PRESIDENT MENOCAL.

Cuban Executive Remembers
Victims of Maine Disaster.



A special message from President Menocal of Cuba to be read at the memorial services to be held at Arlington National cemetery next Monday in honor of those who perished when the battleship Maine was blown up in Havana harbor, has been received by the Cuban legation at Washington. It expresses eloquent memorial sentiments befitting the occasion.

MANY HEAR RACHIE TALK

Former Member Of The Legislature
Addresses Large Audience At City
Hall Temperance Mass Meeting

GRAHAM SPEAKS THIS EVENING

The city hall was completely filled last evening when Hon. Elias Rachie of Minneapolis, a former member of the Minnesota legislature, the first speaker of four who are being brought here by the anti-saloon element Bemidji, spoke on "The Liquor Problem."

Mr. Rachie brought out the point that on an average, \$10,000 passes over the bar of every Minnesota saloon annually, which would mean that in this city \$280,000 is spent for liquor in one year. He drew attention to the fact that liquor is detrimental to a persons thinking capacity, and that "booze" tends to bring about an unfitted community.

The speakers referred to the financial end of the liquor question by saying that the life of just one boy, worth more to his family than the entire \$28,000 brought in by the saloons, can easily be crowded out of honor and righteousness by drink.

This evening Thomas W. Graham will speak on "Booze and Business." Sunday evening there will be a union meeting at 8 o'clock at the city hall and Attorney W. I. Norton will speak on "Booze and Economics," and Monday evening in the same hall he will speak on the same subject.

These meetings are free and those in charge extend an invitation to all persons to attend.

At Piney Ridge

The offering at the Brinkman during the past several days has been Piney Ridge, and the play has given general satisfaction. Miss Beaton as Zola Darling and Ivan Hamby as Jack Rose carried their roles well. Mr. Hamby took the part of Jack Rose in true southern style. The St. Clair company is still drawing large crowds. By special request the Parish Priest will be played tomorrow night.

Prominent Masons Here

N. C. Pike, of Lake City, Eminent Grand Commander, Jesse Norton of Duluth, Eminent Grand Captain General, George M. Stowe of Wadena, Past Eminent Grand Commander and Thomas Morris mayer of Crookston and Past Eminent Grand Commander, of the Knights Templar lodge, were in Bemidji yesterday and attended a meeting which was held in the Masonic hall last evening.

OFFICIAL FIGURES OF CITY CLERK
SHOW 'WET' AND 'DRY' FINANCES

Records in the office of George Stein, city clerk, given below, show the conditions of Bemidji's finances as they will be one year from now should the vote of next Tuesday result in favor of "no-license" or should it show a desire to continue the sale of liquor in this city for at least another year. The figures follow.

Running Expenses of the City for 1912 and 1913.

	1912	1913
Police Dept.	\$3978.70	\$3926.45
City Bldgs.	2454.69	2361.50
Fire Dept.	6066.49	6688.16
Prisoners & Jail	805.19	231.48
Miss. Con. Exp.	1242.93	966.34
City Engineer	317.55	280.90
Gen. Street Work	2093.32	2450.90
Gen. Lighting	6519.84	6332.25
Print & Sta.	468.61	738.83
Elections	831.88	452.82
Tools & Equip.	809.90	222.73
Scavenger	162.50	268.50
Fur. & Supplies	174.60	186.58
Munic. Court	2593.37	2346.70
Insurance	557.30	173.30
Miss. Salaries	2812.33	2903.00
Health Dept.	841.05	664.07

\$32,719.75 \$31,744.53

The budget for 1913 to cover the foregoing items of expense is \$30,325. In addition to this amount there is a tax levy to cover the following items: Library Fund \$1,500.00 Poor Fund 2500.00 Int. Fund 3000.00 Per. Imp. 12,500.00 \$19,500.00

No levy was made for the sinking fund for the reason that, the 25 per cent of the liquor licenses required by the charter to be placed to the credit of this fund would be amply sufficient. It necessarily follows that without license we must raise by direct taxation \$49,725, with license, on a basis on twenty-nine saloons we would have to raise only \$20,000.

The funds affected in case of no license are:

General Fund	\$18,270.00
Sinking Fund	7,250.00
Road and Bridge	2,900.00

The effect of license and no license on the General and Sinking funds will be as follows at the end of the 1914 fiscal year:

General Fund, License.

Overdrawn Feb. 1st, 1914	\$28,168.68
Budget for 1914	30,125.00
	\$58,493.68

63 Per cent of 29 Licenses	\$18,270.00
Mis. License, etc.	3,000.00
Tax levy for fund	20,000.00

Over drafts 2-1-1915	17,223.68
	\$58,493.68

General Fund, Without License

Overdrawn February 1, 1914	\$28,168.68
Budget for 1914	30,325.00
63 Per cent liquor license refund	10,000.00
Mis. Licenses, and Col	3,000.00
Tax Levy	20,000.00
Overdrawn 2-1-1915	45,493.68

	\$68,493.68
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Sinking Fund, With License.

Cash on hand Feb. 1, 1913 (exclusive of bonds, etc.)	\$ 8,176.47
Cash on hand Feb. 1, 1914 (exclusive of bonds, etc.)	17,785.15
25 per cent of liquor licenses	7,250.00
25 per cent of Municipal Court fines, etc.	400.00
Interest on Investments	2,000.00

Cash on hand in this fund 2-1-1915	\$27,435.15
Amplly sufficient without any tax levy to pay \$25,000 bond issue maturing in 1915.	

Without License.

Approximate refund license money	\$ 4,000.00
Loss Liquor License (25 per cent)	7,250.00
Cash in Fund	\$11,250.00

2-1-1915	16,185.15
	\$27,435.15

In short, the sinking fund at the end of the fiscal year, Feb. 1st, 1915, would be insufficient by nearly \$10,000 to pay the bond issue maturing in 1915, and would as there is no tax levy for this fund in 1914, necessitate another bond issue.

NO HOCKEY GAME TOMORROW

Bemidji Aggregation Disbands Because of Lack of Interest.

Bemidji's hockey seven which organized several weeks ago and played one game with the Crookston team, has disbanded. In the game with Crookston the deficit amounted to nearly half the total expense and with the prospects for paying expenses in future games, poor the players agreed to drop the sport. The rink near the dock is still in good condition and a few minutes work cleaning off the snow would make an excellent rink.

William Shannon of the Bemidji postoffice force left this morning for Sauk Centre on a short business trip. While in that city he will be the guest of relatives and friends.

SECURES FEATURE FILM

Manager Woodmansee Closes Contract For Production Of Cleopatra

C. J. Woodmansee, manager of the Grand and Majestic theatres has closed a contract whereby "Anthony and Cleopatra," one of the largest moving picture films ever produced will be shown at the Grand in near future. This is an eight reel film and includes 4,000 persons. It is one of the George Klein pictures. "Checkers" which was shown at the Grand last night and Thursday night was one of the best films ever shown here and again proves that Manager Woodmansee's efforts to bring only the best to Bemidji are not unavailing. A marine detective story, "Port of Doom," will be shown next Tuesday and Wednesday.

Large Class To Take Exams

Several young men of this city and surrounding villages have made inquiry at the Bemidji postoffice regarding the civil service examinations for railway mail clerk February 21. S. A. Cutter will have charge of the class which will probably be the largest to take the test in this section of the state.

Will Rehearse At 6:45

Members of the cast selected to present "The College Widow" will meet at the library at 6:45 this evening to practice before the basketball game. Every character is requested to be present this evening so as to cause no delay.

The Salvation Army will hold their second meeting at Nymore Monday night in the Congregational church.

SCOOP THE CUB REPORTER



When This You See, Remember Me

By "HOP"

