

STATEMENT OF THE CONDITION OF SECURITY STATE BANK OF BEMIDJI AT CLOSE OF BUSINESS ON SEPT. 12, 1916.
(Bank No. 882).

RESOURCES.

- Loans and Discounts... \$156,094.55
- Overdrafts... 1,192.70
- Bonds and Securities... 9,609.03
- Banking House, Furniture and Fixtures... 15,637.99
- Other Real Estate... 17,191.32
- Due from banks \$25,548.37
- Cash on hand... 10,018.53
- Total Cash Assets... 33,566.90
- Checks and Cash Items... 4,537.76

Total... \$237,830.25

LIABILITIES.

- Capital Stock... \$ 30,000.00
- Surplus Fund Required by... 3,000.00
- Undivided Profits, Net... 1,719.64
- Deposits subject to check, \$ 98,128.16
- Certified checks... 15.74
- Cashier's checks... 1,054.53
- Due to banks... 13,618.25
- Total Immediate Liabilities... 112,816.68
- Savings Deposits... 90,293.93
- Time Certificates... 203,110.61

Total... \$237,830.25

Amount of Reserve on Hand... \$33,566.90

Amount of Reserve Required by Law... 18,052.58

State of Minnesota, County of Beltrami—ss.

We, I. S. BAER, Vice President and H. C. BAER, Cashier of the above named Bank, do solemnly swear that the above statement is true to the best of our knowledge and belief.

I. S. BAER, Vice President.
H. C. BAER, Cashier.

Subscribed and sworn to before me this 23rd day of September, 1916.
A. E. FEIR, Notary Public.
(Seal) Beltrami County, Minnesota.
My commission expires Dec. 2, 1919.
9225

two men on the job. These are the heroes of peace, these obscure, unknown men, doing their duty practically 365 days out of the year. In the news account the name of the towerman was not even mentioned, but he has twelve lives to his credit, and twelve homes have been spared from mourning, and twelve boys are given another chance to finish their careers.

We get so accustomed to the men on the job that we forget what part the integrity of the workman plays in the mechanism of modern life, from the man in the tower to the chief dispatcher. If all these cogs were not true and working in unison every minute in the hour, where would the safety of our lives be?

These heroes of peace, who wear no ribbons and medals and no service colors, give the lie to those who say human nature is not essentially honest.—Philadelphia Bulletin.

A sartorial authority says that the custom of dressing for dinner began with the Romans. It was a simpler procedure than at present. A loose robe of fine material was donned for the evening meal, preferably at home, but in cases where guests came from a distance to the home, the host kept a supply of dinner clothes on hand for the use of his guests who came unprovided.

Lawyers' Way.
"I can't understand why those two lawyers call it a deed of trust."
"Why not?"
"From the care with which they are drawing it up it is quite evident that they don't trust each other."—Pittsburgh Chronicle-Telegraph.

Wholesale.
"Your husband is worse? Did you forget the medicine?"
"So as not to forget it I gave him the whole bottle at once."—Browning's Magazine.

Knew the Scheme.
Spenditt—I say, old chap, if you would lend me \$50 I could make \$75. Smart—How would you make the other \$25?—Boston Transcript.

OBSCURE HEROES.

These Humble Workers Only Do Their Duty and Wear No Medals.

Twelve boys took an abandoned hand-car and placed it on the Lackawanna tracks near the Paterson station. By chance the station agent saw them speeding by and telegraphed to a towerman a mile away at Paterson Junction to stop them. The towerman knew that an express was just behind the boys and opened a switch, throwing them and their stolen car down an embankment; then he closed the switch as the express came around the curve behind them, and little they knew that they had thrown dice with death and won, thanks to the foresight of these

HE WOULDN'T LIE

—If he knew he could make money by so doing." That's the reputation

HONEST ABE CROSSMAN

has gained in the clothing business. Abe runs the HUB CLOTHING store and has just unpacked a big shipment of fresh winter wearing apparel.

His stock is complete and he guarantees every article to be as represented.

SUITS COATS HATS CAPS SHOES MACK-INAWS UNDERWEAR NOTHING MISSING TO CLOTHE A MAN HONEST GOODS BY HONEST ABE

THE HUB CLOTHING STORE

Minnesota Ave. Bemidji, Minn.

CLASSIFIED

WANTED
WANTED—Kitchen girls. Hotel Markham. 925tf
WANTED—200 loads of dirt. Bemidji Steam Laundry. 923tf
WANTED—Girl for general housework. A. Luedeman, Armour & Co. 926
WANTED—Housekeeper on a farm near Bemidji; one that will milk 3 cows; good wages. Address "C," Pioneer. 926
WANTED—We pay cash for second hand furniture, stoves, shoes and clothing. Hannah & Robertson, 206 Minn. Ave. Phone 129-W. d1020

FARMS FOR SALE.
FOR SALE—SW 1/4 of SE 1/4, Sec. 21-146-32, (Town of Frohn), on long time and easy terms. Call on or write A. Kaiser, Bagley, Minn. 58tf

FOR SALE.
FOR SALE—Rooming house. Inquire over Rex Theater. 926
FOR SALE—Two corner lots on 13th and Bemidji Ave. Inquire 1207 Bemidji Ave. 927

FOR SALE—Two corner lots on 13th and Beltrami Ave. Inquire 1207 Bemidji Ave. 927
FOR SALE—Twelve lots in Solway, all of them in Block 2 in the business block of town. The postoffice building is located on one of them. On the other ten there is a building 12x36 feet built for a chicken coop, a very nice chicken lot, hog lot and a large garden. For price and terms write or phone C. A. Kilbourn, Solway, Minn. 1018

FOR SALE—160 acres of good land with lots of timber on. Or will sell timber; about 1,000 cords of choice spruce, pulp wood, 1 1/2 miles haul. For further information call on or write Aubolee & Kroken. 102

FOR SALE—House and lots, 719 Bemidji Ave., or will trade for house and land further out. A. Aubolee. d102

FOR SALE—40 acres of land, one-half mile north and one-quarter of a mile west of Solway; 15 acres of the best of meadow, about eight acres cleared; the balance very easy clearing. For prices and terms, write or phone C. A. Kilbourn, Solway, Minn. 1018

FOR RENT.

FOR RENT—Six-room modern house, furnished. Address X. Y. Z., c/o Pioneer. 927

FOR RENT—One modern furnished room. 1023 Minnesota Ave. Phone 317-R. 919tf

FOR RENT—Storage room. I can furnish good storage room for furniture and goods. C. E. Battles. M-S tf

LOST AND FOUND.

FOUND—Hunting boat at east end of Lake Irving. Owner call at cor. 5th street and Miss. Ave. No. 415. 925tf

"I was out with Umson in his automobile the other evening," said the fat plumber to his friend the thin carpenter.

"Didn't know he had one."
"Yes; he bought one secondhand."
"Did you have a good ride?"
"I nearly lost a year's growth."
"Speed fiend?"
"No, but he can't guide the thing straight."
"Poor at the wheel, eh?"
"Poor at the wheel? Why, man alive, Umson couldn't steer a street car."—Exchange.

A Small Point.
Barrister's Wife—So your client was acquitted of murder. On what grounds? Barrister—Insanity. We proved that his father once spent two years in an asylum. Barrister's Wife—But he didn't, did he? Barrister—Yes. He was doctor there, but we had not time to bring that fact out.—London Tit-Bits.

Elsewhere.
"Do you ever take a day off and go fishing?"
"Yes. But the fish always seem to take the same day off that I do."—Washington Star.

RAGS
Bring us your clean cotton rags—no buttons, bands or woolen cloth accepted.
Pioneer Office



The national guard

For defense against invasion our real national guard is the millions of stalwart, young Americans in all walks of life, who must respond to their country's call for training and service in the ranks of our army and navy. For defense against invasion of the elements

Certain-teed Roofing

is the real "national guard". It protects our buildings from the violence of storms; successfully resists the attacks of rain, hail, sleet and snow; is unaffected by the sharp assaults of frost, and the withering fire of mid-summer sun. It even withstands the ravages of time, for CERTAIN-TEED Roofing is guaranteed for 5, 10 or 15 years, according to ply (1, 2 or 3). Experience proves that it will out-last the period of guarantee.

Expert Chemists. This soft saturation is then covered with a coating of a harder blend of asphalts, which prevents the drying-out process, and keeps CERTAIN-TEED impervious to the elements for years after the harder, drier kinds of roofing have dried out and gone.

CERTAIN-TEED is made in rolls; also in slate-surfaced shingles. There is a type of CERTAIN-TEED Roofing for every kind of building, with flat or pitched roofs, from the largest sky-scraper to the smallest residence or out-building.

CERTAIN-TEED is sold by responsible dealers all over the world, at reasonable prices. Investigate it before you decide on any type of roof.

GENERAL ROOFING MANUFACTURING COMPANY

World's Largest Manufacturer of Roofings and Building Papers
New York City Chicago Philadelphia St. Louis Boston Cleveland Pittsburgh
Detroit San Francisco Los Angeles Milwaukee Cincinnati New Orleans Minneapolis
Seattle Kansas City Indianapolis Atlanta Richmond Des Moines Houston Duluth London Sydney
Copyrighted 1916, General Roofing Manufacturing Co.

We are wholesalers and Retailers of the complete line of

Certain-teed Products

Buying here will prove to your advantage.
GIVEN HARDWARE CO.
Phone 57 Bemidji, Minn.

How to Decide

Where and When to Buy

A glance through the advertising columns of this paper should tell you just where to buy that much needed article. It may be offered at a saving in this very issue. Or, if not, the next issue may bring you the bargain you seek.

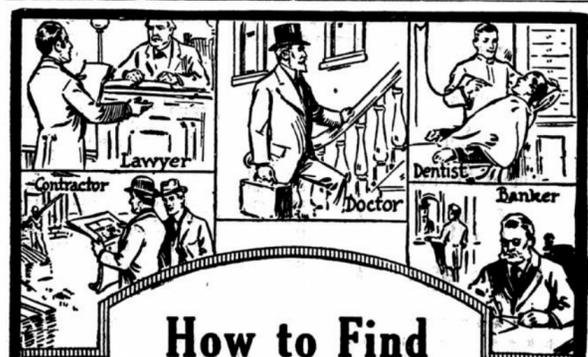
The question of where to buy is answered by three words: **Read the advertisements.** They are the messages of responsible, dependable merchants whose merchandise must be worthy of their backing.

And the best time to buy is when the best bargains are offered, but we recommend the advertisers in these columns at any time for quality, price and full value.

Saved by a Dream.

A farmer living at Lapford, England, dreamed thrice in succession that he saw a pit dug in one of his fields and some of his property cast into it. At the third time of dreaming he got up, dressed and went out. He heard the thud of a spade and caught sight of a man digging by lantern light. The digger fled at his approach. It was a grave upon which he had been at work. By its brink lay a huge knife. On his way back the farmer met one of his maidservants. She had had a quarrel with the man to whom she had been engaged, she said, but he had prevailed upon her to meet him for the last time at 2 o'clock that morning, when he had something to show her. "This is what he had to show you," said the farmer, leading her to the grave.—London Tatler

Advertisers who want the best results always patronize The Pioneer. They know, by experience, that it has no equal in this section of the country as an advertising medium.



How to Find the Man You May Need

If you needed the services either of the best doctor, the best lawyer, the most reliable banker, contractor or dentist, you certainly would not select some unknown man to look after your wants.

You want a man with a reputation for dependable work. The man who advertises his business or profession assumes a responsibility. The responsible man is always the most successful and the cheapest in the end.

To make sure of his identity look through our advertising columns and be safe in your selection.

Don't forget

WRIGLEY'S

after every meal