

LEGION IN LOAN BUSINESS

Fargo, N. D. Post Adjutant Works Out Plan for the Benefit of His Buddies.



The first instance in which the American Legion has gone into the trust, savings and loan business is reported from Fargo, N. D.

To encourage thrift and to help the needy, the post, on January 1, 1921, instituted an American Legion Bonus Loan association, from plans worked out by Arthur F. Colby.

Four hundred of the post's 700 members already have deposited sums from \$5 to \$25 on which five per cent interest is paid. A Legion man wishing to borrow assigns his state compensation claim to the Legion—it will require eight years for North Dakota to pay all service men the bonus awarded them. The borrower may obtain up to 50 per cent of the amount to be awarded him by the state. He pays interest at 8 per cent.

Business is transacted through a Fargo bank. To date more than fifty loans have been made and more than \$20,000 has been paid into the savings fund. A dividend is paid semi-annually to depositors. Immediately upon being granted a loan, the person to whom it is made must open a savings account to insure proper expenditure of the money. Legion posts in many states have written the Fargo post for information upon which to base a similar system.

Salt Makers of Bali.

"May the sea never lose its salt," prays the Balinese, who fikes his rice salted. (Bali is an island near Java, under Dutch protection.) On a well-levied, sandy plot the salt makers work in the sun, scattering sea water from light bowls, skillfully fashioned from palm leaves. When the sun has absorbed the moisture, the laborers carefully skim off the surface sand, carry it to the thatched huts at the edge of the plot and put it into vats filled with water. After the sand has settled in the bottom of the vats, they draw off the brine into shallow vessels of coconut wood, which they set out in the sun. In a few hours nothing remains but pure salt. The salt gained through this primitive process is deemed very precious by the Balinese, who will sell his treasures for salt when money will not tempt him. But then money is of little value on Bali. High finance is unknown among the simple, agricultural people, and trade is still largely a matter of barter—Asia Magazine.

No Feathers on Birds.

Young birds of some species possess no plumage at all in the nesting stage—not even a trace of down, says the American Forestry Magazine. This is well seen in the young of the hornbill of certain islands of the East Indies.

CLASSIFIED DEPARTMENTS

Advertisements in this column cost ONE CENT per word for FIRST INSERTION and HALF CENT per word for subsequent consecutive insertions of same copy. Cash must accompany copy. Ads not paid for at time of insertion will be charged for at ONE CENT a word, and then only to those having open accounts on our books. No ad taken for less than twenty-five cents. When other methods fail try a Pioneer want advertisement.



FOR SALE—City Property
An advertisement in this column is the least expensive salesman you can employ.

FOR SALE

FOR SALE—Furniture and rugs.
Inquire 623 Fourth st. upstairs.
6t 10-1

FOR SALE—Hoover potato digger.
Address M. O. care Pioneer.
3t 9-28

FOR SALE—L. C. Smith typewriter
in fine condition. Late model and good as a new one. Pioneer Stationery Store.
3-17t

FOR SALE—One Marmouth fur coat.
Size 38. \$20.00. Can be seen and tried on at the Bemidji Fur Shop, 119 Third St.
6t 10-4

FOR SALE—Complete blacksmith's outfit; one John Deere manure spreader, 70 bushel capacity, 1 1/2 year old. Cheap if taken at once.
Phone 19F5.
3t 10-6

FOR SALE—Corporation seals, corporation record books with divisions for minutes, articles of incorporation, by laws, minutes for directors' meetings, stock ledger, stock certificate register, transfers and dividend register. Inquire at Pioneer Stationery Store, 403 Beltrami avenue. Telephone 799-J.
3-18t

Facts About Hydrophobia.

Many people have an idea that dogs only go mad during the so-called "dog days." As a matter of fact, the disease that drives dogs mad—hydrophobia or rabies—can be contracted at any time from a rabid animal and is scarcely more prevalent at one season than at another.

They Liked Leeks.

Owing to the fondness of the Celtic tribes for the leek their descendants, the Welsh, retain it as an emblem of their nationality. The leek or leek was an important vegetable and the Anglo-Saxons called their gardens "leek gardens."

FISK AND MILLER TIRES

FREE AIR
VULCANIZING

City Tire and Repair Co.

STEER THE RIGHT COURSE



Many a man or woman has found himself a misfit in the business world—poorly paid or uncongenially employed. Our competent instructors analyze your capabilities and help you decide for what you are best fitted.

We train you to make the most of yourself and fit you for a pleasant occupation and a good paying position.

BEMIDJI BUSINESS COLLEGE
Phone 36
Corner 4th St. and Minn. Ave.



OUR MENUS APPEAL

You've often heard the story of the man who goes into the restaurant, looks over the whole menu and then in desperation orders ham and eggs. But its never been told about this restaurant because of the various items on our bill of fare are selected with the idea of appealing to every man's taste. An dney do! He finds just what he likes best cooked the way he likes it.

MARKHAM COFFEE SHOP

FOR RENT

FOR RENT—One room. Inquire at 24 Miss Ave.
2t 9-29

FOR RENT—Furnished modern room. Inquire at 405 Beltrami.
9-6t

FOR RENT—Small house 18th and Irvine. Just finished. Phone 292J.
3t 9-28

FOR RENT—One nice modern room suitable for one or two. 515 Bem. ave.
9-23 tf

FOR RENT—Two furnished rooms for housekeeping, 815 Miss ave. Call 935-J.

FOR RENT—Furnished room, suitable for two. Inquire at 600 Bem. Ave. Phone 325.
2t 9-27

FOR RENT—2 rooms for light housekeeping. Inquire at 711, 12 street. Phone 393 W.
2t 9-28

FOR SALE—Several head of Montana horses just arrived, young, sound, gentle and broke to work. City Livery Barn, Bemidji. 3td 9-30

FOR SALE—Uncalled for clothes, 1 grey striped suit, stout 44, 3 pair of trousers, 32, 34, 40. Bargains if taken at once. Barney's Toggery.
2t 9-29

FOR RENT—Large modern front room, large clothes closet, modern store room for trunks, etc., in connection. Phone 817J—715 Lake Blvd.
3t 9-28

FOR SALE—16 Radiant Home Base burner good as new. Also have large wood stove for sale, fine one, too big for our use will sell or trade either or both. See them at 1103 Miss ave. F. R. Marra.
7t 10-4



For an insignificant cost an advertisement in this column will turn the deal.

FOR SALE—1919 Chevrolet 490 car. For quick sale \$250.00. S. D. Snyder.
6t 10-1

FOR SALE—1920 delivery Ford Starter, New tires all around, A-1 condition. Call at 510 Third street.

FOR SALE—6-cylinder Buick, 1919 model, run less than 6,000 miles. Will sell cheap if taken at once. Julie Achenbach, Bemidji.
9-9t

PROBLEMS OF THE NAVY MEN

Conference of Legion Committee to Devise Ways for Benefit of Members of Branch.

Problems of the navy men who are members of the American Legion and policies affecting naval ex-service men generally will be discussed at a conference of the naval affairs committee of the Legion in Chicago this fall. The meeting has been called by Edward E. Spafford, New York, chairman of the committee, who will announce the date of the conference later.

"The fact that there were eight times as many men in the army as there were in the navy during the World war has tended to minimize the needs of the navy ex-service men," Mr. Spafford declared in announcing the conference. "Few persons know of the high percentage of tubercular cases developed by men in the submarine and submarine service, for instance."

The members of the committee, besides Mr. Spafford, are: Benjamin Briscoe, Michigan; Pfander Briscoe, Maryland; Claudius G. Pendill, Wisconsin; Fred A. Tillman, California, and C. W. Neville, Jr., Louisiana. The members ranged in rank from lieutenant commander to petty officer.

Reading of Good Books.

A book we may read over and over until we remember it; and if we forget it, may again peruse it at our pleasure, or at our leisure. So that good books are a very great mercy to the world.—Richard Baxter.

Benjamin Franklin's Thrift.

The thrift of Benjamin Franklin is reflected in his will. In giving his daughter his "King of France" picture, set in 108 diamonds, he requests, "that she would not form any of those diamonds into ornaments, either for herself or daughters, and thereby introduce or countenance the expensive jewels in this country." He concludes his will with this clause: "I would have my body buried with as little expense or ceremony as may be," writes E. A. Hungerford in the Thrift Magazine.



Do you want Work—or
do you want Help?
Try the Column

HELP WANTED—MALE

WANTED—Man to work in confectionery store, with fountain experience. Address W. G., care Pioneer.

HELP WANTED—FEMALE

WANTED—Competent maid for housework. Inquire at Mrs. E. W. Johnson, 605 Lake Blvd. Phone 13.
9-20tf

WANTED

WANTED—Clean cotton rags at The Pioneer office.

\$10.00 REWARD—will be paid for information leading to the arrest and conviction of parties that destroyed the large Bemidji Produce sign on fair grounds. Bemidji Produce Co.

WANTED—We want a lady or gentleman to handle city trade in Bemidji and other vacant cities. This is a wonderful opportunity as you will be retailing the genuine J. R. Watkins' products, including Watkins' Coconut Oil Shampoo, Garda Face Powder, Fruit Drinks and over 137 other products. Write today for free sample and particulars. The J. R. Watkins Co., Dept. 68, Winona, Minn.
4t 9-10 17-24

FOR SALE—CITY PROPERTY

FOR SALE—7 room house by owner, at a snap for cash or will give terms. Call 226.
9-28 tf

FOR RENT OR SALE—A five room house completely furnished. Inquire 617 13th st, Irvine Ave.
6t 10-4

FOR SALE—House with two lots, water and sewer at 7th and Bemidji Ave. Price for quick sale. Phone 983-W.
9-29

LOST AND FOUND

LOST—Haltmark wrist watch, between postoffice and Security Bank. Initials G. W. on back. Finder return to Pioneer office.
2td 9-29

WILL THE party who took splint bottom chair from booth No. 16 Fair Grounds kindly return to O'Leary-Bowser Co. Store and oblige.
3t 9-30



YES!

This is 922—

A Want Ad?

Run it today?

You'll be surprised
how soon you will
get results—

Tell it to us—we will
tell everyone else.

PHONE 922

DAILY PIONEER

BEMIDJI FLORAL CO.

CHOICE
CUT FLOWERS AND
PLANTS

Artistic Designs
PROMPT ATTENTION
GIVEN TO MAIL ORDERS

Bemidji, Minn.
512 Beltrami Ave.
Phone 418-W

A-No. 1

FUR WORK
and
REPAIRING
DONE



NEATLY & QUICKLY
You don't need to send your Fur
Work away now—have it Done
Here at Home!

BEMIDJI FUR SHOP
MATHERS & OLSON
—Phone 232—
At Brosvik Tailor Shop



WE ARE FULLY EQUIPPED
to do your grinding work in the modern way. We want your patronage for any kind of grinding and we realize we must give you satisfaction at a reasonable charge to gain that constant patronage that is the only real sign of approval.

BEMIDJI MACHINE WORKS
REAR OF 319 BELTRAMI AVE.
TELEPHONE 61-W



SPORT CLOTHES,
Flannels, etc., will
serve best, look
best when Dry-
Cleaned here.

The Model
DRY CLEANERS
HOGANSON BROS.
308 3RD ST. PHONE 57

FOLKS WE'VE WORKED FOR
SAY THAT WE
KNOW OUR BUSINESS
THOROUGHLY



THERE'S a lot of extraordinary
conversation going on around
this town about this plumbing
shop and our sanitary methods of
fitting out a home or a factory or
an office building, with the proper
heating apparatus or water facilities.
They do say that we know
our business. We do.

ROY V. HARKER
PLUMBING & HEATING
PHONE 122 BEMIDJI

MASONS

Bemidji Lodge
233, A. F. & A.
M., meets every
Wednesday evening at the
Masonic Temple. Visiting Brethren
cordially invited.
Special Social Session
Saturday, Sept. 24, 8 P. M.
All Masons Invited
G. M. Palmer, W. M.
G. A. Walker, Sec.

BUSINESS AND PROFESSIONAL

DOCTORS

DR. JOHNSON & BORRESON
Physicians and Surgeons
Bemidji, Minn.

GARLOCK & GARLOCK

Eye—Ear—Nose—Throat
Glasses Fitted

DR. E. H. SMITH
Physician and Surgeon
Office Security Bank Block

DRS. GILMORE & McCANN
Physicians and Surgeons
Office Miles Block

DR. H. A. NORTHROP
Osteopathic Physician and Surgeon
Battles Bldg. Office Phone 153-W

C. R. SANBORN, M. D.
PHYSICIAN AND SURGEON
Office Miles Block
House Phone 449 Office Phone 88

Drs. Dannenberg & Two
CHIROPRACTORS
Hours—10 to 12 a. m.—1:30 to 5
Other Hours By Appointment
Phone 401-W Calls Made
First Nat'l Bank Bldg., Bemidji

DR. E. A. SHANNON, M. D.
Physician and Surgeon
Office in Mayo Block
Phone 396 Res. Phone 397

DRS. MARCUM & McADORY
Physicians and Surgeons
Barker Building
Hours: 11-12 a. m.—3-5 p. m.
Phones: Office 802—Res. 211

DENTISTS

DR. J. W. DIEDRICH
Dentist
Office: O'Leary-Bowser Bldg.
Phones: Office 876-W. Res. 876-R

DR. G. M. PALMER
Dentist and Orthodontist
BARKER BUILDING
Bemidji Minn.

Drs. Melby & Roppeto
DENTISTS
Cor. 4th St. and Beltrami Ave.
Phone 406 - Bemidji

VETERINARIANS

DENISON & BURGESS
VETERINARIANS
Bemidji, Minn.

BUSINESS

E. M. SATHRE
Buys Small Houses for Cash
and Sells Them on Small
Monthly Payments

FIRE INSURANCE
REAL ESTATE
REYNOLDS & WINTER
212 Beltrami Avenue
Phone 144

MORT PENDERGAST
Licensed
AUCTIONEER
Your Business Solicited
Phone 17-F-4

HUFFMAN & O'LEARY
FURNITURE AND
UNDERTAKING

H. N. M'KEE
Funeral Director

PHONE—178-W or R

Plumbing
AND
Heating

Robert J. Russell
313 Fourth Street
Phones 620—620-R

Quality Kodak Work

Developing, only 10c
Prints, 2 1/2 x 3 1/4, only 4c
2 1/2 x 4 1/4, 5c
Post Card size, 6c

QUALITY PORTRAITS

Special—Large, lovely folders, sepia portraits, only \$5.40 per dozen.
Post Cards only \$1.85.

RICH PORTRAIT STUDIO

Phone 570-W 10th & Doud Ave.
Tell Everybody Bemidji Is Just
Below the Mississippi's Source.

Bemidji Auto
Livery

150 PHONE 150

Country Trips a Specialty

SUITABLE CARS FOR
EVERY OCCASION

5 Passenger
OLDSMOBILES
7 Passenger
STUDEBAKERS
DODGE TOURING CARS

DAY and NIGHT
SERVICE

Opposite Markham Hotel

IT'S

NEVER TOO COLD

If You Ride In

Enclosed Cars

We Have Them

For Every Occasion

Country Trips

A Specialty

Seven Passenger Buicks

Seven Passenger Enclosed

Dodges and Dodge

Touring Cars

WE ARE AT YOUR

SERVICE

BOTH DAY AND NIGHT

77—PHONE—77
Ward Bros.



Out in the happy
countryside well-nourished,
properly cared
for cows furnish the
Milk that adds to your
food happiness—if
you'll allow us to serve
you.

—PHONE 175—

KOORS BROTHERS
COMPANY
DAIRY PRODUCTS
BEMIDJI, MINN.