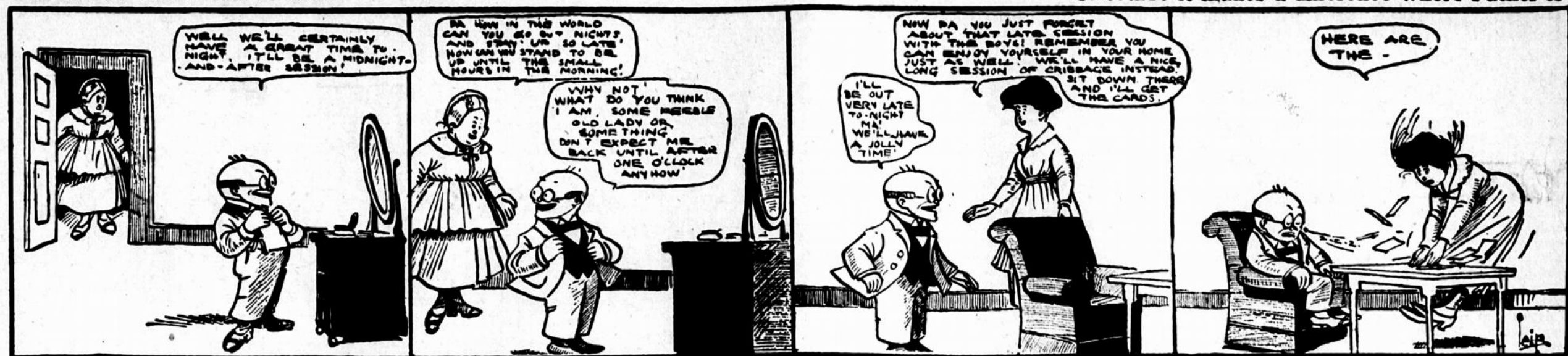


## DOINGS OF THE VAN LOONS



## Co-operation

(Continued from page 6)

This law creates a great co-operative system of rural credits, granting to the farmers of our country the opportunity of creating their own credit instrument and wholesaling it in the open markets of the world by means of bonds issued against the mortgage indentures. This system secures for the farmers of our country, money and credit at a very low rate. Speaking for the Seventh District, which comprises the states of North Dakota, Minnesota, Wisconsin and Michigan, the new system has reduced the average rate of interest on farm mortgages from 8 per cent to 5 1/2 per cent, a saving of 2 1/2 per cent, or over 40 per cent of the now prevailing rate. Those of you who have studied the problem of land rents and the effect of interest rates on land ownership, will understand and appreciate what the reduction means. This is not all—the new loans are made for 35 years, repayable on the amortization plan—small semi-annual installments. The installment payments are so small that the repay-

ment becomes in effect merely a charge upon the land, and it is so regarded in European countries where the system has been in operation for a long period.

This Rural Credits Act is merely a beginning of the adjustment to our new economic conditions. Laboring men constitute the largest class of individuals in our total population. A co-operative law must be enacted which would give them the opportunity to secure funds and build their own homes on the same long-term, low rate, amortization plan. This will no doubt be an accomplished fact in a very short time. The home-owner is the true and reliable and loyal citizen. We have reached the stage now where our individualistic system no longer provides the individual economic opportunity for all so that every man can secure a home. Pressure of population is ever increasing and a system of credits must be created so as to still give him this chance. Such a system must be established under governmental control so as to be national and uniform. It would otherwise breed discontent and lead to worse conditions.

Another matter of immediate im-

portance is the institution of a system of personal credit. In the years gone by the landless and penniless man came forward and the government gave him a homestead—a farm. This established his credit. After that he took care of himself. We must not lose sight of this fact. The government can no longer establish the credit of the individual in this manner, so we must devise new methods to cope with the new conditions. A man without money or property has no credit standing, but he has potential earning power if he is well and strong. His note cannot be discounted at the bank, but if a hundred such men, regularly employed, signed the same note it would be an asset of value and could be negotiated. Machinery of credit must be established to care for the wants of labor, and it will be. Industrial laborers can be treated in class divisions. They can be encouraged to save in common and to pool their savings. These savings, together with collective credit, would permit them to either purchase the factories in their given industry, or to build new ones. This would give them again the opportunity to save for themselves all the returns of their labor, less the expense of operation. The government may also find it necessary, in time, to take effective steps to control distribution. This can be very effectively accomplished by ascertaining the actual capital investment employed; next, the total annual output and gross and net profits. From the gross profits are deducted the net actual expenses—no padding to be allowed. A sum will be set aside for wear, tear and depreciation; next, a dividend to stockholders not to exceed 10 per cent is paid—the balance in peace times to be pro-rated to the employees and in war times it should go to the government. Such a system would be fair to capital and labor and give each a just return. This would be a co-operative division of profits. If such a plan had been in effect at the present time it would have given the government an income many times in excess of that derived from the present income tax and great enough to largely do away with bond sales, and at the same time no industry would be injured. In this manner the problems of co-operation will come up from time to time until it becomes a great subject for study, investigation and application in the coming century.

I have only hinted of a few of the problems of co-operation. I mention these because they are immediately pending for solution. One could go on stating problem upon problem in endless succession that we know will present themselves for solution in our complex economic structure within the next few years. One who does not take up these questions and give them serious study will not understand the age in which he lives, amid the rapid progress and development which we will experience after the world war. This is what I mean when I state that our individualistic system must and will be modified. If the change is made in this manner we can still retain the best in the system that we have and it would in effect be preserving equal economic opportunity by different methods occasioned by the new conditions. This would be progress fitting and in keeping with our American life and institutions. It is, however, a fact that progress, either political or economic, meets with opposition. The rule is that those who are well fixed want to leave well enough alone, as they term it. This is entirely losing sight of the fact that while "well enough alone" is well and good for those that have, there are countless millions who have nothing and their equality of opportunity is gone. It is a wise statesman who shapes the policy of government so that the political and economic rights and conditions parallel and work in harmony. We still have equal political rights, but economic pressure is taking away from the new generation equality of opportunity. This is plain to everyone who has given the subject any thought. As I stated before, the political equality and economic equality of opportunity are so interwoven in our national structure that it is hard for the average citizen to distinguish the difference and as the pressure of population increases and the standard of living decreases, he is apt to begin to think that his personal liberty is infringed upon. This would indeed be a dangerous state of affairs in a democracy, and must be avoided at all events.

Fortunately all these problems can be solved if we will take them up and

recognize their importance and give them serious study. Unless we find a solution through a modification of the present system by co-operation, there will be another solution forced upon us by the institution of the socialistic state. This is unavoidable.

In recent years we have heard much of socialism and the socialistic state, the ideals of a regenerated society based on a policy of leveling everything through government ownership and control. This philosophy emanated from Germany. Karl Marx was the founder of this particular brand of thought. Since his time the learned professors of the German universities have amplified and extended his ideas so as to develop this subject into a new economic school. The pupils of Karl Marx have gone far afield and in recent years the German autocracy has made use of this philosophy of government as its most deadly weapon in its widespread campaign of propaganda to weaken and destroy other nations.

A great many good, honest and sincere people in every land have accepted this new gospel in good faith and sincerely believe that most, if not all of the ills of their respective governments can be cured by adopting this system. It is safe to say that the peoples of every land believe more or less in these doctrines except the Germans who originated them and preached their adoption. Every system of government has its good and its evil qualities and tendencies. This we find is true of socialism. We have already adopted some socialistic practices, such as a national mail service, public school system and others less pronounced. We will in the future no doubt accept and adopt other theories of socialism and put them into practice when we are fully convinced of their real value. It would not be right to condemn any system in its entirety. We have the privilege and the right to study them all and to take from any one principles that are sound which would tend to make for real progress.

On the other hand the philosophy of socialism has its real dangers that every free man must know and guard against. In an absolute monarchy like Germany, socialism could be adopted and carried to its highest state of development. The real dangers lurking in this system would not manifest themselves. The government is carried on by a class whose business it is to govern. This class is also hereditary. Business and government would never mix. In a democracy this is different. Here the same people would control both industry and the government. Industry divides itself into great divisions and classes. Each class would naturally try to gain the advantage, resulting in wholesale confusion and final anarchy. We have organizations now calling for legislation fixing working hours and minimum wages, without regard to the productive power of labor for such few hours of work per day, and the effect this would ultimately have on the total production and the standard of living. Suppose, for the sake of argument, a law was enacted limiting working hours for all to four hours per day. Would any sane person argue that under such conditions enough could be produced to maintain our present standard of living? The result of such a law would be starvation. For a hundred years we have lived well and worked less for what we have enjoyed than any other people on earth, in this or any other period. That is explained by our wonderful natural resources which we have enjoyed and abused. In the next century we will work harder and enjoy less. The socialistic state tends to selfishness, work less, work fewer hours—and this would tend to decrease production in order to meet the increased demand of increased numbers. If industry was leveled through governmental ownership and control, no proper distinction would be made between the able man and the inefficient man, or between the industrious and the indolent. You thereby destroy the initiative to work, to strive, to save and to deny in order to achieve. The personality of the individual is lost in the mass, the progress thereby retarded. Individual liberty and patriotism are stifled and deadened and the individual citizen becomes a mere creature in a mass of creatures. Have we any right to assume that such a people could meet world competition and survive? The system carried out to its absolute ultimate and logical end would lead straight to anarchy. Anarchy is a term that we have known for long, but lately we have

Of course it makes a difference where Father is

heard of a new term—"organized anarchy," as if such a thing were possible. The socialists and anarchists are at opposite extremes in their governmental theories. One believes in a government that owns and controls all, both civil control and protection of life and property, as well as economic ownership and control of all industry, while the other believes in no government whatever, in the accepted meaning of that term. Yet we find everywhere that anarchists work with the socialists. It would seem, therefore, that of the two classes the anarchists have reasoned the furthest. They have come to the conclusion that the establishment of the socialistic state would be the surest means of bringing about their dreams—anarchy. The great world war now raging is teaching humanity many valuable lessons. Russia affords a good example for the case in point. There we had the three classes; the oligarchy, represented by the Czar and the governmental class; the socialists and the anarchists. When the monarchy was overthrown, it was accomplished by the socialists representing the great mass of Russian society, assisted by the Bolsheviks—the anarchists. The socialists assumed the reins of government and failed, as it was inevitable that they must fail, and then came anarchy and the Bolsheviks came into power. Instead of fighting the enemy invading the land, they are looting and murdering their own citizens and selling their daughters to barbarians as slaves. The same is true of Finland. God forbid that any other land should be so misled by false theories of government and suffer such terrible agonies.

As for us, we have justice, liberty and equality. Let us preserve them as our very soul. Brave men suffered and died that we may have these blessings; future generations of our own flesh and blood demand of us that we be true to the trust imposed in us so that they also in their brief journey on earth may experience the blessings of democracy. Let us therefore preserve and cherish the good that we have; maintain the principle of individual liberty and the principle of individual, equal, economic opportunity. Our individualistic system modified by the principles of co-operation will do this. The future is bright with possibilities of progress. Hope beckons with full assurance there is a middle road of safety."

## NOTICE OF MORTGAGE FORE-

CLOSURE SALE  
Notice is hereby given that certain mortgage executed and delivered by HAROLD KJORDSTAD (single), mortgagor, to JOHANN YARSA, Co., a corporation, mortgagee, dated the 25th day of March, 1908, and filed for record in the office of the Register of Deeds of the county of Williams and state of North Dakota on the 27th day of March, 1908, and recorded in Book 26 of mortgages in page 558, by assigned by said mortgagee to M. E. Niles, 506 Northwestern Bank Building, Minneapolis, Minn., by written instrument duly recorded on such mortgage on a sale of the premises in such mortgage and hereinafter described, at the front door of the court house in the county of Williams and State of North Dakota at the hour of ten o'clock A. M. on the 19th day of August, 1918, to satisfy the amount due on such mortgage on the day of sale. The premises described in such mortgage and which will be in such mortgage and which will be as follows:  
Lots three, four, five, eleven and twelve (3, 4, 5, 11 and 12), of Section 34, Township One North, Range 102 West, 5th P. Meridian, all in the county of Williams and state of North Dakota.  
There will be due on such mortgage at the date of sale the sum of seven hundred and 40-100 dollars (\$740.00).  
Dated this 11th day of July, 1918.  
M. E. Niles,  
Assignee of Mortgagee.

I. C. Davies,  
Attorney for Assignee of Mortgagee,  
Bismarck, North Dakota. 4-6t.

## NOTICE FOR PUBLICATION

Department of the Interior, U. S. Land Office at Williston, N. D., July 8, 1918.  
NOTICE is hereby given that Aleck J. Albeckson, of Williston, N. D., who on Dec. 12, 1915, made Homestead entry, serial No. 021595, for SE 1/4 SW 1/4, Section 33, Township 154 N., Range 100 W., W. of the 5th P. Meridian, has filed notice of intention to make three year Proof, to establish claim to the land above described, before the Register and Receiver, U. S. Land Office, at Williston, N. D., on the 12th day of August, 1918.  
Claimant names as witnesses:  
Aleck Thompson, Ole Bryn, Fred Fry, Erwin Erickson, all of Williston, N. D.  
W. E. Byerly, Register. 4-6t.

## NOTICE FOR PUBLICATION

Department of the Interior, U. S. Land Office at Williston, N. D., July 8, 1918.  
NOTICE is hereby given that William Mahana, of Buford, N. D., who on Dec. 12, 1915, made Homestead entry, serial No. 021577, for W 1/2 NW 1/4, W 1/2 SW 1/4, Section 32, Township 152 N., Range 102 W., 5th P. Meridian, has filed notice of intention to make three year Proof, to establish claim to the land above described, before the Register and Receiver, U. S. Land Office, at Williston, N. D., on the 12th day of August, 1918.  
Claimant names as witnesses:  
William Mundy, Charles Saunders, both of Williston, N. D.; Andrew Dejarlas, Alice Axelsson, both of Buford, N. D.  
(Signed) W. E. Byerly, Register. 4-6t.

## NOTICE OF MORTGAGE FORE-

CLOSURE SALE  
NOTICE IS HEREBY GIVEN that certain mortgage executed and delivered by JAMES KENNEDY and MARY KENNEDY, husband and wife, Mortgagees, to WELLS AND DICKEY COMPANY, a corporation, mortgagee, dated the 11th day of March, A. D. 1913, and recorded in the office of the Register of Deeds of Williams County, North Dakota, on the 22nd day of July, A. D. 1913, at 11:12 o'clock A. M. in book 8 of Mortgages, page 287, will be foreclosed by a sale of the premises covered by said mortgage and hereinafter described, at the front door of the court house in the City of Williston, County of Williams, State of North Dakota, at two o'clock P. M. on Monday, the 29th day of July, A. D. 1918, to satisfy the amount due on said mortgage on the day of sale.

The premises described in said mortgage and which will be sold to satisfy the same are as follows:  
The North Half of the Northwest Quarter (N 1/2 NW 1/4 of Section Eight (8) in Township One Hundred Fifty-eight (158) North of Range Ninety-five (95) West of the Fifth Principal Meridian in Williams County, State of North Dakota.

The Mortgagees having failed to pay an installment of Eight and 12-100 Dollars (\$8.12) due on said mortgage on the 1st day of April, A. D. 1918 and having also failed to pay an installment of interest in amount Sixteen and 25-100 Dollars (\$16.25) and the principal of Six Hundred Fifty Dollars (\$650.00) due on April 1st, 1918 on a prior mortgage, which interest and principal of prior mortgages have been paid by the Mortgagee herein, the Mortgagee hereby declares default.

There will be due on said mortgage on the day of the sale the sum of Seven Hundred and Eighty-nine Hundredths Dollars (\$789.00), together with statutory attorney's fees, and the costs and disbursements of this foreclosure.

Dated this 6th day of June, A. D. 1918.  
WELLS AND DICKEY COMPANY,  
Mortgagee.

HAGER AND CORWIN, Attorneys  
for Mortgagee.  
52-7t. Grafton, North Dakota.

## NOTICE FOR PUBLICATION

Department of the Interior, U. S. Land Office at Williston, N. D., June 28, 1918.  
NOTICE is hereby given that Johanna Peterson, formerly Stamstad, of Williston, N. D., who, on June 6, 1913 and Sept. 12, 1913, made Homestead entry, No. 018563 & 019525, for SE 1/4 NE 1/4, E 1/2 SE 1/4, SW 1/4 SE 1/4, NE 1/4 SW 1/4, Section 26, Township 153 N., Range 101 W., 5th P. Meridian, has filed notice of intention to make three year Proof, to establish claim to the land above described, before the Register and Receiver, U. S. Land Office, at Williston, N. D., on the 29th day of July, 1918.

Claimant names as witnesses:  
Martin Stamstad, Paul Paulson, K.S. Rolfe, Charlie Carlson, all of Williston, N. D.  
W. F. Byerly, Register. 2-6t.

## NOTICE FOR PUBLICATION

Department of the Interior, U. S. Land Office at Williston, N. D., June 17, 1918.  
NOTICE is hereby given that Leander I. Parrent, of Williston, N. D., who, on June 19, 1911, made Homestead entry, serial No. 02320, for SE 1/4 NW 1/4, Section 23, Township 154 N., Range 104 W., 5th P. Meridian, has filed notice of intention to make three year Proof, to establish claim to the land above described, before the Register and Receiver, U. S. Land Office, at Williston, N. D., on the 2nd day of August, 1918.

Claimant names as witnesses:  
Harry Amsterberg, Ward Ballietto, Oden Christianson, all three of Buford, N. D.; Stephen Frailek, of Balmville, Mont.  
W. F. Byerly, Register. 2-6t.

## NOTICE FOR PUBLICATION

Department of the Interior, U. S. Land Office at Williston, N. D., May 28, 1918.

NOTICE is hereby given that Edward S. Lovejoy of Williston, County of Williams, State of North Dakota, has this day filed in this office Application to Purchase, under the provisions of section 2347, U. S. Revised Statutes, the Coal Deposits only in the NE 1/4 SW 1/4, Section 1-4, of Section 10, Township 154 N., Range 100 W., 5th P. M.

Any and all persons claiming adversely the lands described, or desiring to object for any reason to the entry thereof by the applicant, should file their affidavits in this office during the 30 day period of publication immediately following the first printed issue of this notice, otherwise the application may be allowed.

52-5t. W. E. Byerly, Register.

## NOTICE FOR PUBLICATION

Department of the Interior, U. S. Land Office at Williston, N. D., June 24, 1918.  
NOTICE is hereby given that Carrie A. Hanson for the heirs of Jacob Peter Anderson, deceased, of Williston, N. D., who, on May 19, 1915, made Homestead entry, serial No. 021382, for Lots 4 & 5, SE 1/4 SW 1/4, S 1/2 SE 1/4 of Sec. 7, T. 152 N., R. 102 W., and Lot 5, Sec. 12 and Lots 1 & 5, SE 1/4 NE 1/4, NW 1/4 SE 1/4, Section 13, Township 152 N., Range 103 W., 5th P. Meridian, has filed notice of intention to make three year Proof, to establish claim to the land above described, before the Register and Receiver, U. S. Land Office, at Williston, North Dakota, on the 6th day of August, 1918.

Claimant names as witnesses:  
Gunder Amundson, F. S. Roe, both of Alexander, N. Dak.; C. W. Hanson, Paul Leomhardy, both of Williston, N. D.  
W. E. Byerly, Register. 3-5t.

## NOTICE TO CREDITORS

In the Matter of the Estate of John Honck, Deceased.  
Notice is hereby given by the undersigned Joe E. Honck, Administrator of the Estate of John Honck late of the township of Missouri Ridge in the County of Williams and State of North Dakota, deceased, to the creditors of, and all persons having claims against, said deceased, to exhibit them with the necessary vouchers, within four months after the first publication of this notice, to said Administrator at the office of Ernest A. Francis, attorney for said administrator in the City of Williston in said Williams County.

Dated June 20th A. D. 1918.  
Joe E. Honck, Administrator.  
First publication on the 27th day of June A. D. 1918.  
Ernest A. Francis, attorney for administrator.  
Williston, No. Dak. 2-4t.



## Back the Government to the Limit

The Government has asked American business to pursue a certain course for the duration of the war.

Keep quality up and prices reasonable,  
—a strictly non-profiteering policy.

It is the only patriotic policy.

It is the policy this company has always adopted and the one we will continue to pursue.

We stand ready to undergo any sacrifice in order to cooperate with the Government.

We believe it is best for ourselves.

We know it is best for our country.

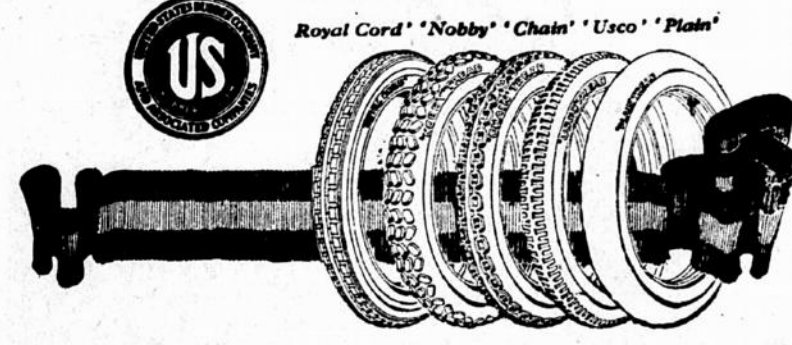
We appeal to all concerns—big and small—to adopt the same policy.

American business must rally as a unit to the support of the Government.

It is the surest and quickest way to win the war.

## United States Tires are Good Tires

Royal Cord "Nobby" "Chain" "Usco" "Plain"



Williston Auto & Tractor Co.  
Stice Hansen Motor Co.