

THE INDEPENDENT HAS THE LARGEST CIRCULATION OF ANY WEEKLY PAPER IN THE STATE.

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FARMERS' RURAL CREDIT ASSOCIATION

YOUNG MAN'S PLAN ADOPTED BY NEWLY ORGANIZED COMPANY WILL SOON BE TRIED OUT—WILL ISSUE RURAL CREDIT DEBENTURES.

Although rural credit and co-operative associations were established in Italy some 160 years ago, and since that time similar co-operative associations conducted for the benefit of the producers have been organized and established in practically all the European countries, and although there has been a vital need for similar rural credit associations in the United States, nothing of this character has been started in this country owing to the antagonistic influences which have prevented federal or state governments from enacting laws favorable to co-operative movements, and so it is with considerable interest to the public that the farmers of the state of North Dakota have taken the subject of rural credits in their own hands by organizing and procuring a charter for a rural credit association, the first of its kind established in the United States. The charter was issued on June 19, 1915, and the name is the "Farmers' Rural Credit Association," with an authorized capital of \$500,000. The home office of the association is Minot, Ward county, North Dakota.

The incorporators, who are earnest, experienced, co-operative men, have the backing of the American Society of Equity Members, and of hundreds of other North Dakota farmers who believe in co-operation, met in this city on June 30, 1915, and perfected the organization. Directors and officers were elected by the stockholders of the association and at that time completed the necessary preliminary work to commence business.

The board of directors elected at the first meeting of the incorporators and stockholders are as follows:

C. B. May, Argusville; C. J. Lee, Valley City; J. W. Wasson, Velva; Zack Shockman, Berlin; A. M. Baker, Fargo; Anton Albertson and Grant S. Youmans, Minot.

The directors elected the following men to serve as officers for the first year:

C. J. Lee, president; C. B. May, first vice-president; J. W. Wasson, second vice-president; G. S. Youmans, general manager and treasurer, and treasurer; and A. M. Baker, secretary.

The business of the association will be conducted almost entirely along the lines and in conformity with the functions of many of the European rural credit associations. Loans will be made payable in one amount, in installments and with amortization at rates of interest just as low as conditions will permit.

The funds of the association will be loaned to its members on all classes of safe security, such as farm loans, city loans, chattel, personal and mortgage security.

Some really interesting and novel features of the business as specifically mentioned in the by-laws of the association will be the different bureaus of service in which departments will be maintained to furnish rural credit facilities, credit, audit, employment, information, insurance, co-operation, production, distribution, immigration, schools for farmers, and many other departments for the benefit of the members.

In making loans and in borrowing funds the association will adopt the method of issuing Rural Credit Debentures in exchange for secured notes and for funds borrowed, and it appears that these debentures would soon establish themselves as safe and desirable with merchants, lumber dealers, machine men, and others, who extend credit to the farmers, when knowing that back of any debenture issued by the association the farmer's secured notes had been approved and held by the association. It would appear that there is a tremendous field for a business of this character. If carefully managed and conservatively handled the loaning methods and the bureaus of service as proposed by this association should meet with the needs of hundreds of small borrowers who heretofore have been unable to procure sufficient capital for their farming needs.

To give our readers the best possible opportunity to become acquainted with the aims and purposes of the association, a copy of the original plan as proposed by Grant S. Youmans of this city, and read by him at several of the big equity meetings held over the state during May and June of this year is printed.

THE YOUNG MAN'S PLAN FOR FARMERS' RURAL CREDITS.

"During the past few years various movements have been started for organizing Land Credit and Improving Agricultural Credit facilities for the farmers of the United States.

"The subject has been given extended discussion in the press, and much deliberation and discussion by legislative bodies during the last four years.

Soon after the inauguration of President Wilson, he appointed a commission to investigate and study the systems of Agricultural Credit in different European countries. This commission's report was duly made

and published by the press generally, and especially by the journals, magazines and other publications devoted exclusively to the agricultural interests of the country.

"As a result of these investigations, reports and discussions, all classes of our citizens, and especially those associated with the agricultural interests of the country, are thoroughly aroused to the importance or organized efforts for financing the farmer, upon a just financial basis.

"Some of the results of the investigations and study of our own conditions, as compared with European countries are as follows:

"1st. Statistics show that there are about 6,000,000 farmers in the United States who have a borrowed capital of \$6,040,000,000 upon which the average rate of interest is 8 1-2 per cent, including commissions and renewals.

"2nd. The surplus food stuffs over consumption in the United States, as shown by experts, equal about 75 per cent of the annual interest charges on the mortgage indebtedness of the farmers. Therefore, as a nation, we were not producing a sufficient surplus over consumption to even pay the annual interest on farm mortgages by 25 per cent. The cause of this trouble is the lack of sufficient capital, and the remedy lies in financing the farmer, the actual producer.

"The solution of this problem is as important to the whole country as currency and monetary reform.

If under our present Banking, Bank Credit, Currency and Monetary system of the United States, the farmers are unable to procure a sufficient capital, at reasonable rates of interest, to carry on their farming operations; if after several years of agitation, education and publicity they have been refused government institutions similar to existing European Rural Credit Associations and Mortgage Banks; if it appears from a knowledge of all adverse and retarding influences, to be more than hopeless to

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GRANVILLE GIRL NEAR DEATH

ELEVEN YEAR OLD DAUGHTER OF BEN HABECK DRAGGED BY HORSE—HAD COILED ROPE ABOUT HER NECK.

The 11-year-old daughter of Mr. and Mrs. Ben Habeck of Granville met with a most peculiar accident one day last week. She was leading a horse to water and had playfully coiled the rope about her neck when the horse becoming frightened ran dragging the little girl along by the neck for some distance when the rope uncoiled, releasing her.

For some hours her life was despaired of but prompt medical aid gradually brought her thru and she is now quite recovered except for several cuts and bruises.

FORGED CHECKS ON HARVEY WICKMAN

YOUNG CANADIAN NAMED WALKER BOT WATCH FROM HART SWALSTEAD GIVING A FORGED CHECK—ARRESTED ATTEMPTING TO PASS ANOTHER.

A young man, 20 years of age, giving his name as Wm. Walker, was arrested at Gordon Bros. store where he was attempting to pass a forged check on Harvey Wickman of Drady, for \$22.46. Abe Gordon grew suspicious and telephoned to Mr. Wickman, learning that the check was forged. An officer took the young man into custody.

Young Walker, or whoever he actually is, arrived recently from Canada. He bot a watch for \$8 from Hart Swalstead, giving a check on Mr. Wickman for \$23.35. When arrested he still had the watch and all but two dollars of the change given by Mr. Swalstead. The money was found in the band of his hat. In each instance he claimed that he had been working for Mr. Wickman, but the Drady farmer declares that he never saw the lad before. How he learned the name of the Drady farmer is not known.

Young Walker was given a hearing. He waived examination and was bound over to district court.

Mann Buys Half Section. Lewis A. Mann, a prosperous Lone Tree farmer, visited Minot Wednesday and bought a half section of valuable farm land from Grant S. Youmans for \$8,000 cash. Mr. Mann reports 1914 his banner year as he cleared over \$6,000 on the farm. He now has one of the best farms in Ward county.

The Dakota Bakery, famed for its production of "Sanitary Bread," has a fine new delivery wagon, purchased of the Scheurmeir Wagon company of St. Paul. It is of extra large size and a beauty.

BERGSETH CO READY IN THREE WEEKS

BIG FISH CONCERN WILL SOON BE IN SHAPE TO GO AFTER THE BUSINESS IN AN AGGRESSIVE MANNER.

P. H. Peterson of Moorhead, Minn., vice-president of the Bergseth Fish company that is completing a new concrete and brick block 40x80 in this city, was a Minot visitor Saturday. The company will be prepared to do business here in about three weeks. The local manager is K. Anderson of Fargo, who will arrive soon.

The company will handle fish of all kinds, canned meats, cheese and Norwegian specialties. Lutfisk will be shipped in by the car load and prepared in immense vats. This concern will certainly do a big business here, working out after the wholesale business as far west as Havre, Mont.

Mr. Peterson some years ago was interested in the lumber business at Portal and spent considerable of his time in this section of the state.

The building operations have been delayed some because of an error. After the sewer pipes were laid it was found that they were a foot too low, necessitating filling in the basement accordingly.

Another Car of Grants.

Todd & Emerson have received a car load of 1916 Grant, six cylinder cars. They have already done a nice business this season in the northwestern counties of the state and will have no trouble in putting out all the machines they can get. The Grant is giving good satisfaction. It is a light running, well built car with great power.

OLOF OVRE DIES AT SURREY

G. N. SECTION FOREMAN PASSED AWAY MONDAY AFTER YEAR'S ILLNESS FROM TUBERCULOSIS

Olof Ovre, for five years section foreman at Surrey, died at his home at that place Monday morning after an illness dating back to a year ago last February from tuberculosis. The remains were brot to the city and prepared for shipping to the old home in Wisconsin where they will be buried.

Mr. Ovre leaves a wife and one child a little over a year old. He was born in Norway thirty-four years ago. Mr. Ovre was regarded very highly by all who knew him and his family have the sympathy of the entire community.

Wolseth Siding to Have an Elevator. Mr. Wolseth, who resides at Wolseth siding half way between Glenburn and Deering, was in the city Wednesday conferring with the G. N. superintendent. He learns that work on the siding will soon commence. The farmers of that vicinity will build a co-operative elevator, the contract being given to Mr. Stronsvold of the Western Construction company.

Board of Equalization in Session. The county commissioner have adjourned and are meeting this week as a board of equalization. They will meet again July 30 to levy the appropriations for the county. At this time it will be decided whether the better farming appropriation will be made or not.

IMMIGRATION BILL NOT REFERRED

SECRETARY OF STATE HALL IS SAID TO HAVE PINNED TWO DISTINCT PETITIONS TOGETHER IN ORDER TO SECURE SUFFICIENT NAMES.

Attorney General Linde unearthed what is purported to be an error of mammoth proportions in the office of Secretary of State Thomas Hall, when he ascertained that Senate Bill 194, providing for an immigration board and the appropriation for same was not referred as was supposed, for two distinct petitions had been filed together, one of which sought to refer the whole bill and the other merely the appropriation for the committee. By combining the petitions, there were a few more names than enough to refer the bill.

It is believed that upon his return Gov. Hanna will call a meeting of the immigration board which consists of himself, R. F. Flint, commissioner of agriculture; W. H. Stutsman, chairman railway commission and Thomas Hall, secretary of state.

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PARKER'S APPERSON AUTO BURNED

MINOT MAN LOSES VALUABLE CAR WHICH CAUGHT FIRE MONDAY ON NORTHEAST HILL.

Clarence Parker's Apperson car caught fire on the northeast hill Monday afternoon and was almost totally destroyed. Mr. Parker started for his farm and he believes that the colored lad who looked after his car failed to put water in the radiator. Just as he got to the top of the hill, there was an explosion. The hood was seen to raise and the foot boards blew out. Mr. Parker lost no time in getting out of the car and saw that the gas pipes were leaking.

A fire alarm was turned in and the fire ladders rushed out with the chemical engine, but the blaze could not be put out. What was left of the car was pulled back to the city that night.

Mr. Parker paid \$4250 for his car a few years ago. It was a specially built car and at the time was one of the very best in the state. The car was insured for \$1700.

Cement Silos Popular.

E. H. Pierce of the state dairy department, will superintend the construction of a cement silo on the Fred Bacon farm north of Riga. He has finished cement silos for Clark Kelley and Martin Olson of Devils Lake and one for H. R. Russell at Bottineau. The state will construct cement silos at the institutions at Dunseith, Grafton and Jamestown. The Grams Construction company of Devils Lake owns the forms and rents them to farmers for a nominal sum. The cement silos have proved very satisfactory.

NEW MANAGER LOCATES IN MINOT

T. N. FULLER OF THE NORTHWEST MOTOR CO. IS HERE—PLACES ORDERS FOR 500 DODGE CARS.

T. N. Fuller, manager of the Northwest Motor company, arrived this week to take charge of the business. Mr. Fuller will make Minot his home permanently, having bought the A. A. Robinson property on Sixth street.

The Northwest Motor company has placed an order for 500 Dodge cars for this territory. This is the biggest proposition for the northwest in many a day. The Dodge car is giving universal satisfaction and it will be a hard matter to fill all orders.

The Northwest Motor company has completed remodeling the White block opposite the new federal building.

Cando Stole the Game.

Minot went to Cando Monday and crossed bats with the fast team from that city. Cando, assisted by the umpire, defeated the local players 4 to 5. Minot secured 12 hits and Cando 7.

Will Open Store at Lakota

H. L. Haskell, for the past ten years connected with the Boston store of this city and B. L. Markus, for two years clerk at the Lexington hotel, will start a clothing and furniture store at Lakota August 1. There is a good opening in the town for a live concern of this character and they will undoubtedly make a success. They are both good steady young men and have the best wishes of all.

TREE BOUNTIES AGGREGATE \$1,000

WARD COUNTY FARMERS SAVE TAXES BY GROWING TREES—ALLOWED \$3 AN ACRE FOR FIVE YEARS.

The county "dads" received a stack of fully a hundred tree bounty tax claims this week. According to law, land holders are allowed \$3 per annum per acre for trees cultivated on their land, but in no case shall the amount allowed exceed the real estate taxes on each quarter. Each acre must have at least 400 growing trees. The property owners are required to fill out a blank furnishing data. One of the questions to be answered is, "Description of the Land." One answered, "Rolling and slightly sloping to the south;" another, "Very fertile;" another, "Deep loam with clay subsoil;" and a fourth, "Very level."

The tree bounties aggregate between \$800 and \$1,000. The bounty is allowed for a period of five years.

McCutecheon Having Fine Time.

E. B. McCutecheon, one of the North Dakota delegates to the Imperial Council of the Shrine at Seattle, writes enroute from Livingston, Mont.

"Going some. Our train has twelve cars and fifty piece band. Twenty-four in patrol. Thirty special trains are strung out along the N. P." Mr. McCutecheon is with the Fargo contingent.

Many New People For Minot.

J. D. Reed, of the Reed Transfer company, informs the Independent that there isn't a day but what a car of household goods are unloaded in the city and the other transfer companies could undoubtedly report the same thing. Minot is certainly growing rapidly. Now watch us climb to second place. There is hardly a house for rent in the city.

Miss Smith Will Go to New York.

Miss C. E. Smith, milliner at McCoy's Department store, will leave Saturday night for New York city, where she will spend several weeks selecting stock and making a comprehensive study of the styles. Miss Smith has been at the McCoy store for several seasons and her popularity is growing.

RESERVATION QUITE DRY.

Indian police on the Berthold reservation are creating quite a drouth in the reservation towns. Recently a good deal of beer and whiskey ordered for the Fourth of July celebrations were confiscated and brot to Minot, being placed in the basement of the new federal building. The government will see that very little booze is sold on the reservation.

New Furniture for Glenburn Hotel.

Mr. Doll, proprietor of the Golden West Hotel at Glenburn, passed thru the city Wednesday enroute home from Minneapolis, where he bought \$600 worth of new furniture for a new addition he is completing to his hotel. He is fixing the place up in fine shape which will be good news to the public.

CAPT. AND MRS. BARRY LEAVE MINOT

POPULAR SALVATION ARMY WORKERS TRANSFERRED TO SIOUX FALLS, S. D.—FINE RECORD IN MINOT.

It will be with great regret that the many friends of Capt. and Mrs. J. George Barry, who for the past year have been in charge of the local corps of the Salvation Army, will learn that they are to leave Minot. They have done such excellent work that they have been called to a larger field and after this week, will



Capt. and Mrs. J. Geo. Barry and family

be in charge of the Army work at Sioux Falls, S. D.

They will hold their farewell meeting Sunday night, July 18, and will remain in the city Monday for the lecture of Joe the Turk.

Fred Grams, proprietor of the Dakota Bakery, is driving a new Dodge car, purchased of the Northwest Motor company.

Mr. and Mrs. Herman Mechler and children have returned from Chadron, Neb., where they spent three weeks with relatives. Mr. Mechler says that there has been so much rain in Nebraska the farmers have not had an opportunity to put up their alfalfa. Thousands of tons have been cut but before it has dried sufficiently, more rain comes. In Iowa corn is very backward.

TRUAX ELECTED CHAIRMAN OF BOARD

NEWLY ELECTED BOARD OF EDUCATION ORGANIZED—L. J. BIERLY IS CLERK AND SOREN O. HAGEN TREASURER.

At a meeting of the newly elected school board Tuesday evening, C. F. Truax was elected chairman of the board. Mr. Truax is the only member of the former board and has been a member for the past six years.

L. J. Bierly was elected clerk of the board and Soren O. Hagen treasurer. The Citizens Bank was named as depository for school funds for the ensuing year.

Coal bids were received in number. The tests are being considered and the contract will be let Saturday night.

Mrs. J. Perkett, a former teacher in the school, qualified as a member of the board. She is the first woman ever elected a member of the board of education from this city. Other members of the board are Martin Jacobson, Gunder Reishus, L. J. Palda, Jr., and C. F. Truax.

Want Ad. Did the Business.

Alfred Petras arrived in Minot from La Veta, Colo. He wanted to dispose of a 240 acre farm near Glenburn. He stepped into the Independent office, placed a small want ad. in this paper and within three days closed the deal which proved very satisfactory. "I want to say that I am convinced that the Independent has a very large circulation. I received scores of answers and a dozen people called on me at the farm in one day. Want ads in the Independent surely paid me."

Mr. and Mrs. Guy Humphreys and children motored to Brocket, N. D., 180 miles, Saturday, where they attended an enjoyable family reunion. Mr. Humphreys returned on No. 1 Monday night, leaving his car there because of the almost impassable roads. He was five hours traveling 30 miles from Devils Lake to Brocket and declares he would have made better time had he placed paddles on the wheels. Mrs. Humphreys and children will remain at Brocket for several days.

The 13th annual picnic of the old settlers of Bottineau county will be held at Antler July 19.



Capt. and Mrs. J. Geo. Barry and family

Mr. Herman Poole and family of Enderlin, N. D., spent the week in this city visiting his sister, Mrs. Wm. Jones and his mother, Mrs. Poole. Mr. Poole was a former Minot boy and has a prosperous picture show business in the above named city.

Frank Amsler, who assisted in installing Minot's first electric light plant, returned from Canada recently. Mr. Amsler was employed by Davis & Clark, owners of the old Minot Light & Telephone company. Two of the engines which he installed are still doing service altho practically all of the plant has been rebuilt.

David J. Shorb of Surrey has received a car load of Minnesota machinery and twine which he is advertising in this issue. Mr. Shorb is doing a fine business and he is reaching out after more.