

THE WARD COUNTY INDEPENDENT

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

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GOV. NESTOS WOULD STRENGTHEN RURAL CREDITS DEPT. OF BANK

Revision of and strengthening of the rural credits department of the Bank of North Dakota is expected to be urged upon the legislature at its forthcoming session, by Governor R. A. Nestos. The proposals of the Governor are expected to embrace both the remedying of defects existing in the law at the present time and permitting the continuance of the rural credits business in the future.

In line with the Governor's policy as announced in campaign speeches of asking that the state industrial enterprises be placed in the hands of non-political boards of experts, it is expected that such a recommendation will be made with regard to the Bank of North Dakota. It is generally held in administrative circles that the distance of the Grand Forks mill and elevator from the state capital makes it imperative that a board be named to manage the mill, but that the principle of non-political management of the industries also applies to the Bank of North Dakota.

There are several measures said to be necessary in consideration of the rural credits department. During the last six months, the amount of money used from the Bank of North Dakota to act as a revolving fund for the handling of the farm loan business has varied from \$600,000 to \$1,100,000.00, averaging about \$800,000, and it is held by bank officials that the same amount of money will be needed for the efficient handling of the business for years to come. The legislature probably will be asked to provide for such a revolving fund, because of the uncertainty of depending upon available tax funds in the bank.

Changes Held Necessary
Under the rural credits law, the department is permitted to charge an amount to cover administrative expenses, not exceeding one percent. There is, however, no provision for turning into the farm loan any excess there may be over the actual administrative expenses. One difficulty encountered by both the league and present administration in the sale of state bonds was that payment at maturity was fixed by law at the state treasurer's office whereas most bond investors desire bonds payable in New York.

It is probable the legislature will be asked to enact a law making the payment optional, either at the state treasurer's office or at a trust company in New York. The law governing the making of farm loans by the Board of University and School lands provides that the board may pay taxes and insurance upon land and buildings on which loans are made when the borrower is delinquent, but there is no such provision in the Bank of North Dakota law. The laws permitting the issuance of bonds has been construed to mean that farm loan mortgages must mature within 30 years after the passage of the law, which would make the amortization period at the time but 25 years. It is desired to clearly provide for an amortization period of 30 years.

It also has been pointed out that although the limit of bonds which may be issued by the rural credits department was raised from \$10,000,000 to \$20,000,000, if the department is to be

permanent this latter limit must be increased.

Abolish Deposit Feature
With regard to the Bank of North Dakota proper, it is understood that Governor Nestos is prepared to recommend that in the interest of economy and for the welfare of the state to abolish the private or individual deposit features of the Bank and to devote the energy of the management of the bank to a complete development of the rural credits department and the handling of the funds belonging to the state and to the various institutions. When the present management of the Bank of North Dakota took over the bank the individual deposits amounted to \$26,000 and now are about \$13,000. The individual deposit feature, however, is held in administrative circles to be a commercial function of the bank which ought to be dispensed with.

It also is known here that Governor Nestos plans to lay before the legislature the question of action to make possible the payment, without delay of all soldier bonus claims, on a basis somewhat similar to the hail warrant sales negotiated by the administration.

Salvation Army Drive for Funds Amounted to \$3,600.00.

The Salvation Army drive for sustaining funds was completed Saturday night and it was successful in every way.

Mr. Borgen of St. Paul, who came here to direct the campaign reported that \$3,600.00 in cash and pledges was raised and practically all of this came from the city of Minot. Mr. Borgan and Ensign and Mrs. E. Sherring are greatly pleased over the outcome of the campaign and thank the good people of Minot for their support. Minot's quota had been set at \$3,100.00 and the city oversubscribed.

The county campaign did not net a very large sum. Kenmare raised about \$200.00, but little success was reported from other quarters. The committees in charge of the campaign did not urge anyone to give more than they felt they could afford to give and whatever was subscribed was given freely.

On the final day of the campaign, a successful tag day was held, which netted about \$360.00. Many school children and a number of ladies assisted in this work. Prizes were offered for those who secured the most money that day. The first prize, a camera went to Mrs. Sherring, who gave her prize away to a little girl. The second prize, a gold pencil was secured by Anna Linholm; 3rd prize, a sewing basket, went to Marjory McCarrall; 4th prize, a \$2.50 bottle of perfume, was won by Maxine O'Brien. Jesse Benton, Lillian Nelson, Magdalene McDowell, Helen Christensen, Edith Bacon and Sybil Malm were each given a box of candy.

Breaks Arm on Way to Prayer Meeting

While on his way to church to attend prayer meeting A. D. Kiell of Mott caught his foot in a piece of wire stumbled, fell and broke his arm.

All Over—But the Shouting



DR. A. D. McCANNEL HOSPITAL IN NEW COLCORD BLK. CENTRAL AVE.

Dr. Archie D. McCannel, well known eye, ear, nose and throat specialist, who for the past fifteen years has occupied the Scofield block with his offices and hospital, has moved to the second floor of the new Colcord Block, 33 West Central Avenue, which has just been completed.

The new hospital is one of the most modernly equipped institutions of its kind in the west. It was built especially for Dr. McCannel who co-operated with the architect, Ira L. Rush, in drawing the plans. No expense was spared to make the building first class in every particular. The wood-work throughout is of beautiful selected birch, done in walnut effect. The floors are of hardwood maple, oiled and waxed. The bath rooms, washrooms and operating rooms have tiled floors and marble bases.

The main waiting room and office combined is large, light and airy. The office is equipped with two large built-in safes. Overlooking Central avenue is a private waiting room for patients, fitted out in luxurious easy chairs. Eleven rooms are occupied by patients and nurses. There are eleven other rooms devoted to the offices, library, operating room, kitchen, linen room and eye testing rooms. The latter are duplicates in every detail, enabling two patients to receive optical attention at a time.

The operating room has been fitted with a new operating table of the latest design, a new sterilizing equipment and other of the most modern appliances. The entire room, from the floor to ceiling, including the equipment, was done in a soft gray shade. The kitchen is of pure white and is fitted out with a built-in cabinet of birch, and a breakfast table and high backed benches of the same material, all white enameled.

New rugs of a rich design and new tables and chairs adorn the various rooms and hallways. The entire place is equipped with tasty pure white electrical fixtures. The hospital was built with an eye single to cleanliness so important to a hospital.

Dr. McCannel has received numerous compliments on the attractiveness of his entire place and deserves much credit for his progressiveness.

In his new location, he has considerable more room and he will be enabled to care for a larger number of patients with less effort.

The construction of the building was in charge of Swen Olson, local contractor, who spared no pains to do his work well. The plumbing was done by the Minot Plumbing and Heating Co., the electrical work by the Kopald Electric Co., and the painting and decorating by the Minot Decorating Co. The building is 40x100 feet and the improvements, including the cost of the new Hebron

brick front, aggregate more than \$16,000.00.

The Shirley Grocery Co. and the Savings Loan and Trust Co. occupy the main floor, and the business of the Western Grocery Co. is conducted in the basement.

Dr. McCannel has secured a ten-year lease on the second floor from the owner, G. D. Colcord.

Dr. J. A. Smith, a well known specialist, is a member of the hospital staff.

Bottineau Has Unique Community Building

Walter Lee, publisher of the Anamoose Progress, was in Minot today, enroute home after spending Christmas with his family in Bottineau.

Mr. Lee states that Bottineau has just completed one of the most useful community buildings in North Dakota. It is 70x140 feet, elliptical in shape without any posts in the center and will be used for a skating and curling rink in the winter, and in the summer and fall for agricultural shows and fairs.

The Bottineau curlers, headed by Dr. Durrin are expected to be heard from and Minot would like to take on some of their best players during the winter.

The new building was constructed under the supervision of the trustees of the Presbyterian church and cost \$3,000.00. There is no indebtedness against it.

Dr. Wheelon Attended the Parker Funeral

Dr. Frank E. Wheelon returned Sunday from Westbrook Maine, where he accompanied the widow of Dr. L. V. Parker and her two daughters and the body of Mr. Parker. Mrs. Alex Bell of this city also accompanied the Parkers. Mrs. Parker, who was quite ill at the time she left Minot was still reported in a weakened condition, although she was able to attend the funeral which was held in Westbrook a week ago Sunday. Dr. Wheelon remained for the funeral. The remains were interred in a beautiful cemetery not more than two blocks from Dr. Parker's old home.

Dr. Wheelon reports that they were compelled to remain in Chicago for 24 hours before berths could be secured. Westbrook is a suburb of Portland.

Donnybrook Woodmen Elect

Donnybrook Camp No. 9218, Modern Woodmen of America elected the following officers for the year 1923: Consul—P. S. McKenna. Advisor—John Steinberger. Banker—J. B. Leighton. Escort—Farruk Kirkle, Jr. Clerk—E. T. Bowman. Sentinel—August Barke. Trustee—E. G. Egan. Trustees—E. T. Cory, Wm. A. Pullen, August Barke. Captain Forester Team—Art Bean.

SAUNDERS DRUG CO. NEW NAME FOR POPULAR DRUG CONCERN

On and after January 1, 1923, the Taylor Drug Co., N. Main Street, will be known as the Saunders Drug Co. Cap Saunders, the manager and one of the proprietors, has been associated with the store ever since it was started twelve years ago and during the past eight years has served as its manager.

The store was organized as the Taylor Drug Co., because Frank P. Taylor, now manager of the Leland Drug Co., was one of its organizers. The new name of the Saunders Drug Co. will be much more convenient and proper, inasmuch as Mr. Saunders is its manager and devotes his entire time to the concern.

This store has enjoyed a remarkably fine business. Mr. Saunders is a very capable merchandiser, a good advertiser, a quiet unassuming man who does big things without making any particular fuss about so doing.

Immense Crowd Attends Midnight Mass at St. Leo's

An immense crowd attended the midnight Mass at St. Leo's Catholic church Sunday night. Every seat was taken half an hour before the services opened and hundreds of chairs were placed in the aisles. A large number were unable to get into the church.

The children's choir sang at the opening of the service. Mrs. Catherine Baker directed the church choir, the music being played by an eight-piece orchestra. The music is considered by far, the most beautiful ever rendered at St. Leo's.

The services were in charge of Father Ulrich of St. John's University, assisted by Fathers Schneider and Raith and Robert Feehan, a student at the St. Paul Seminary. The sermon was delivered by Father Ulrich.

C. D. SEE IS PRESIDENT MUTUAL BLDG. & LOAN ASS'N OF MINOT

Andrew Jacobson Celebrates Half Century Milestone

Andrew Jacobson, bonanza Burlington farmer and rancher, was 50 years of age Wednesday, and the affair was celebrated with an enjoyable family reunion at the Jacobson ranch. The following were present:

Mr. and Mrs. D. R. Jacobson and daughters, Henrietta and Almyra; Erick Jacobson, wife and son, Albert, of Rolla; Bertie Jacobson, wife and daughter, Margaret; and the father, Carl T. Jacobson; Mr. and Mrs. Matt G. Evenson, Phil Myers and J. W. Samuelson.

The guests enjoyed a famous feast of roast goose, roast turkey, and all the good trimmings that go with a banquet of this kind.

After dinner, the company sat around telling stories of the good old days in Denmark and the even better ones that followed the emigration of the Jacobson family to America.

Andrew Jacobson is a member of one of the best known pioneer families who settled Ward county. Mr. Jacobson is a prosperous farmer, who tills the soil extensively and well. He makes a hobby of breeding the famous Jacobson Shetland ponies.

Nestos, Herigstad and Stenersen Form Law Partnership

The law firm of Nestos, Herigstad & Stenersen has been formed for the practice of law in the present quarters in the John Ehr block.

The firm of Nestos & Herigstad has been in existence for many years, no change being made when R. A. Nestos left for Bismarck to become Governor of North Dakota. Mr. Herigstad, state's attorney, continued the work for the firm and when V. E. Stenersen became assistant state's attorney, he moved his law office into the building occupied by Mr. Herigstad. Mr. Stenersen has been elected state's attorney and now returns the compliment by appointing Mr. Herigstad his assistant.

Should Mr. Nestos ever retire from public office he will undoubtedly return to Minot where he lived for so many years, to again take up the work he left when he was elected to the highest position within the gift of the people of our state.

Salvation Army Good to the Poor

Ensign and Mrs. E. Sherring of the local Salvation Army Corps, distributed food to nearly fifty needy families in the city the day before Christmas. The food consisted of potatoes, chickens, butter, coffee, sugar, canned goods, cabbage, nuts and candy.

Presents were given to more than 100 children together with nuts and candy. New clothing was sent to the children of several families and good warm blankets provided for the sick.

A Christmas tree was arranged for the children at the Barracks Tuesday night, the building being crowded to the doors. The program was given by the children, under the direction of Mrs. Sherring.

Hans Balerud is spending his holiday vacation in the Twin Cities.

TOUGHS WITH BURGLAR KIT FOUND BY OFFICERS IN ROOM

State Well Drillers to Convene in Minot in January

The state association of well drillers will hold their annual convention in Minot, Jan. 23, 24 and 25. Prof. Howard Simpson, state geologist, will address the gathering.

The Farm Bureau of North Dakota will hold their annual convention here at the same time and the big International Bospital will be in progress in Minot on those dates. A special railroad fare to this city will be given during those days and the old town ought to be quite lively during the week. It is expected that 700 farm bureau delegates alone will attend their meeting, and several score of Canadian curlers together with several other clubs of the state are to be represented.

Governor Nestos Spent Christmas in Minot

Governor R. A. Nestos was in Minot over Christmas, being a guest at the home of his brother, Dr. P. A. Nestos. The Governor returned to Bismarck Tuesday. He is getting ready for a strenuous time during the legislative session and contemplates going to the Battle Creek, Mich., Sanitarium for a few weeks' rest at the close of the session.

Unique Fraternal Emblem

Louis Moe is wearing a unique Masonic watch charm. It is a beautiful Indian arrow head, presented to him by a pioneer Minot jeweler, John F. Cooper, who died more than 15 years ago. Around this is a band of gold, formed from a gold ring worn by Mr. Moe's great great grandmother in Norway more than 200 years ago.

Burdell Barringer, who claims that he formerly resided at Velva, was picked up by the police today and may be examined for his sanity. He has been living alone in a little tar papered shack along the Soo.

A meeting of the Mutual Building and Loan Association directors was held at the Leland hotel today, the following officers being elected:

President: C. D. See. Vice President: Geo. W. Kemper. Secretary: Aksel Bratsberg. Treasurer: G. D. Colcord. Attorney: Ray O. Miller. The other directors are R. M. Graham, Henry Wilson, W. E. Borene, John W. Worrell, A. J. Christensen and Max Johnson.

The company has received its charter and the by-laws as adopted have been sent to the Blue Sky commission for approval. The company will undoubtedly be authorized to do business by Feb. 1.

The plans are for the secretary, who is the manager of the Union Insurance Co., to transact the business in his present quarters for the present. The expenses will be kept down to the minimum and the first loans will be made within six months. Money will be available for building residences and business blocks in Minot and the directors will consider all loans carefully before passing on them. No loan can be secured for more than 60 per cent of the value of the property.

Investors from anywhere will be enabled to become members of the company, altho no loans will be made outside of the city of Minot at the start. The investors will be guaranteed a fair rate on their money and those who need money to build or to improve their property, will be able to get it at a fair rate of interest, payable on the amortization plan. A thousand dollar loan, for example, will become paid up in ten years by paying in six dollars a month. One putting \$600,000 in a lump sum into the company will receive \$1,000.00 back at the end of ten years. Those investing money in the company may get it back at any time with accrued interest by giving a reasonable notice. The new company will offer the very best kind of inducements to anyone who will want to save their money regularly. A few dollars saved each month will within a short time accumulate to a good sized sum.

The banks of the city will welcome the organization of such a company for it will enable prospective home owners to secure money that no bank is in a position to loan. It is estimated that 100 new homes in Minot would be occupied if they were in readiness.

The president of the Building and Loan Association is C. D. See, manager of the Minot Sash & Door Co. He is an energetic young business man, who has won a reputation for doing business strictly on the square. The directors will devote their time in building up the organization which gives promise of becoming one of the strong institutions of the state.

Pastry Cook

Plaza Pioneer—John Lunaas tried his skill at fancy pastry cooking last Friday and made his wife a birthday cake which was a dandy.

ELKS CIRCUS WEEK OF JAN. 15-20; WHO'LL BE QUEEN OF MINOT?

To hit is history. To miss is mystery. You will sure be a mystery if you miss the Indoor Circus being staged the week of January 15-20, 1923, by Minot Lodge 1089, B. P. O. Elks, at the Minot Armory. The Elks are leaving no stone unturned to make this one of the greatest events ever undertaken in this part of the country. If you miss this epoch making event in the history of Minot Elks, you miss one of the greatest treats of your life. The contest for Queen of the Circus starts in a day or two. The lady selling the most tickets through her own efforts or the efforts of her friends will be judged the most popular lady in Minot and also crowned Queen of the Circus. This coronation takes place Saturday night, January 20th. Besides being Queen of the Circus the Elks will present her with a beautiful diamond ring. There will be three other valuable prizes given to the three next highest contestants. Any lady is eligible to compete for these four valuable prizes, all that is necessary is to register her name with Secretary W. J. O'Rourke at the Elks Club, get her tickets and start to work.

Season tickets for circus week will be placed on sale this week. All members of the Elks will have these tickets. Tickets will be placed on sale at all the leading places in town. We will not say much about the entertainment being prepared by the Committee this week. The committee assures us they are bringing one of the best shows to Minot ever brought to this part of the country. A show that will be pleasing to both young and old. Don't forget to get your tickets on the Buick Sedan. All holders of season tickets are entitled to a chance on this beautiful car. Somebody is going to win the Buick. Why not you? Buy early and often. Watch these columns for more circus news. We will keep you posted on

the show as new features develop from day to day.

All revenue derived from this circus will go toward the Elks Charity fund.

South Dakota Stockman Weds Pretty Des Lacs Girl

A delightful romance which had its inception at the little village of Vienna, South Dakota, some two years ago, when Miss Gladys Josephine Opland of Des Lacs and Leslie G. Brekke, popular young South Dakota stockman met at the home of a mutual friend where they had been invited as the evening's guests, culminated Thursday evening at the home of Judge Murray when that favored jurist united in marriage these two young people. Miss Olga Larson, a cousin of the bride, stood up with the couple.

Miss Opland, daughter of Mr. and Mrs. Andrew Opland, Des Lacs farmers, had gone to Vienna to take a position with a mercantile firm of that place as clerk. After spending a couple weeks visiting at the home of the bride's parents, Mr. and Mrs. Brekke will return to Vienna where Mr. Brekke is one of the leading Holstein stock growers of South Dakota, and will make their home on his large ranch near that point. The Independent joins in wishing the happy couple a long and blissful married life.

Women Guard Building When Police Make Arrest

George Foot, usually known as Geo. Hines, pleaded guilty to having liquor in his possession and Judge Murray sentenced him to serve 90 days in jail, pay a \$200 fine and \$10 costs, with 15 days additional if in default.

Foot was discovered by some Minot women, in a basement of a vacant house, operating a still. The women guarded the house and notified the police who made the arrest.