

We have just received
a shipment of

Victrolas

Wouldn't it be a wise plan to
come in, pick your victrola, and
make a small payment down,
per Christmas delivery.

Do your Christmas shopping
early.

Ramsey Drug Co.

"The Home of the Sweet Toned Victrola"

YOUR PATRONAGE WILL BE APPRECIATED AT
The GREATNORTHERN HOTEL
DEVILS LAKE, N. D.
With M. R. MAYER as Proprietor

EUROPEAN PLAN
SINGLE RATES—Rooms with hot and cold running
water and phones—75c, \$1 00.
SINGLE RATES—Rooms with bath—1.50, \$2.00.

CAFE WITH MODERATE PRICES
(You pay for just what you order)
Special 50c luncheon served from 12 to 2 p.m.
Special 50c dinner served from 5:45 to 7:45 p.m.

CAFETERIA: One of the finest in the North-
west. You can get just the Lunch you want.
Open until midnight.

Farmers! Attention!

We are buyers of Live
Stock, Poultry, Hides and
Tallow. Call and see us
before trading.

Kirchof & Cooper
Wholesale and Retail Butchers
Phone 373 Devils Lake, N. D.

Chiropractic

Do you realize what Chiropractic
is doing for suffering humanity?
Have you investigated its merits?
If not it is time you do before it is
to late, as it may mean your
health and happiness.

Consultation and spinal analysis free

G. K. Liudahl, D. C.
Licensed Chiropractor
Brennan Block Devils Lake, N. D.

NO SECURITY EXCEPT BEST

PERSONAL CHARACTER, CAPACITY AND INDUSTRY TANGIBLE ASSETS—THE IRONY AND FOLLY OF THE DEMOCRATS IN FAILING TO PROVIDE MEANS OF FINANCING MILLIONS OF TENANT FARMERS AND OTHERS WITHOUT REAL ESTATE SECURITY TO INCREASE THE AGRICULTURAL AND FOOD PRODUCTION.

LETTER NUMBER FIVE FROM
COUSIN BEN TO FARMER NED

Washington, D. C., Sept. 26, 1916.
Dear Cousin Ned:—

It is a wonder that some you horny-fisted farmers did not throw that smooth-tongued stock salesman right into the lake when he proposed to fleece you by selling you stock in the Joint Stock Rural Credits Bank at double its face value. I am glad that my letter reached you in time to put you onto his game. The idea of a city sharper expecting to sell bank stock having a par value of \$100, to the farmers for \$200, out of which he would keep at least \$50 a share! And yet it is no more preposterous than for the leaders of the Democratic Party in Congress to say to the tenant farmers and to the millions of farmers that are stranded in the cities, that since it had passed the Reserve Bank Act the farmers don't need as personal credit system. The long time farm mortgage loan act which they have passed does not reach the needs of farmers who have no farms to mortgage or who don't want to put a long-time mortgage on their farms. The platforms of all political parties both in 1912 and 1916 promised Agriculture adequate relief from its financial disadvantages. The Democrats have been asked for fish and have given a serpent. Farmers expected bread and have gotten a stone.

Let us take a few minutes to investigate their absurd claims that the "Bank of Banks" called the "Reserve Bank" is going to be of substantial help to the intelligent, hard-working, honest tenant farmer or to the city wage earner who was raised on a farm and who wants to get back into the country. Remember that that means far more farmers than are affected by the Farm Loan Mortgage Act. The Reserve Bank Act permits national banks to rediscount farmers' notes with the Reserve Bank, under certain conditions. The notes must not run for longer than six months. As a practical farmer, tell me how many crops can be planned for, seeded, harvested and marketed so that cash returns are available to pay a note at the bank within six months from the time the note was given? You want to plan your crops not later than March. Most crops require all summer to grow. Your harvest may come in August but your cash doesn't come for many weeks after harvest, as a rule. In other words, you wouldn't have your cash in time to take up the six month's note, and you would have to go to your banker and ask for a renewal. One renewal can be granted by the banker provided the banker is willing, but there is no compulsion about it. Now, if the banker happens to have some calls for money from his big customers, the big manufacturer, or merchants of the city, about the same time as you come in for a renewal of your note, he is quite likely to refuse you. Any borrower who has to ask for a renewal is a second-class customer. The banker doesn't like it. At any rate, you are at the mercy of the banker with a six months' note. You haven't any rights that the banker is obliged to respect when you go to ask the favor of a renewal. And that is absolutely all the benefit that the Reserve Bank Act holds out to farmers. It invites you to put your head into a trap, to submit yourself to the liberality and benevolence of your banker.

Now, what is the sense of anybody's setting up a claim that it is impossible to provide a personal credit co-operative system for financing farmers without real estate security? There isn't a country in Europe where the falsity of that claim is not demonstrated.

We don't usually look upon Italy as the most progressive of the European nations in finance and commerce. We think of Italy in connection with its big picture galleries rather than with its hard, practical business machinery, yet Italy has solved the problem of personal credits which these Democrats say cannot be solved in enlightened America. In Italy there are more than 900 personal credit banks actually owned by borrowers. They were started on the basis of the collective credit of industry only, and through a series of years the total losses of these 900 banks aggregate only 6-100 of 1 percent of their loans. Similar credit institutions are so suc-

cessful in Germany, France, Denmark, Sweden, England, and the smaller countries of Europe, as to make the assertion that they are not possible, simply ridiculous, yet the Democratic Congress is so eager to glorify its "Bank of Banks", the reserve bank system, that it cannot think out any way whereby the honesty, the character, and the industry and intelligence of American farmers can be financed safely.

In other words, the Democrats acknowledge a total failure in their attempt to give what the Republican platform demands—"An effective system of Rural Credits as opposed to the ineffective Law proposed by the present Democratic administration."

Of course, I do not know exactly how the problem will be solved by the Republican Congress next winter. I simply know that even those Republicans who voted for the Hollis Rural Credits Bill say they recognized that any law establishing any form of rural credits is better than no law, but that they are counting upon quick action when they get into power, in correcting the bunglesome machinery of the Hollis Law, and that they recognize that the Law does not go half way until it takes care of the landless man. I have talked with many members of Congress on this subject. They have quoted me to Mr. J. Pierpont Morgan's assertion that "Character is the very best security for loans" Collective character, collective credit, increase that security just as the weaving together of many strands of a rope increases even the total strength of the several strands taken separately.

I am too busy now to write of the plan. I'll write you again next week.

Your Cousin,

BEN.

(To be continued)

GIRLS! HAVE WAVY, THICK, GLOSSY HAIR FREE FROM DANDRUFF

Save your hair! Double its beauty in a few moments—just try this!

If you care for heavy hair, that glistens with beauty and radiant with life; has an incomparable softness and is fluffy and lustrous, try Danderine. Just one application doubles the beauty of your hair, besides it immediately dissolves every particle of dandruff; you cannot have nice, heavy, healthy hair if you have dandruff. This destructive scurf robs the hair of its lustre, its strength and its very life, and if not overcome it produces a feverishness and itching of the scalp, the hair roots fashish, loosen and die; then the hair falls out fast.

If your hair has been neglected and is thin, faded, dry, scraggy or too oily, get a 25-cent bottle of Knowlton's Danderine at any drug store or toilet counter; apply a little as directed and ten minutes after you will say this was the best investment you ever made.

We sincerely believe, regardless of everything else advertised, that if you desire soft, lustrous, beautiful hair and lots of it—no dandruff—no itching scalp and no more falling hair—you must use Knowlton's Danderine. If eventually—why not now?

PAPERS PUBLISH UNTRUE REPORT

Fargo, N. D., Oct. 27, 1916.
Editor World,
Devils Lake, N. D.
Dear Sir:—

There is an alleged "Independent Publicity Bureau" at Bismarck that is putting advertisements into various state papers attacking Senator McCumber. These advertisements are false, misleading, malicious and libelous, and the originators of them do not dare sign their names to them.

The Independent Publicity Bureau is an unknown organization, but we are making an effort to ascertain who the responsible parties are and we will then compel them to assume the responsibility for the issuance of these libelous statements.

The Republican State Committee is endeavoring to run a clean, upright campaign, based on facts and issues, and we solicit the hearty co-operation of the press of the state in these efforts.

There is not an intelligent man in the state who is not acquainted with the record of Senator McCumber and while some may differ with him on some particular question, there is not one who has questioned or will question the honesty and integrity of his motives in supporting or opposing any of the great questions that are constantly coming up.

There is not a Democrat or a Republican in Congress but will declare

THE CANDIDATE OF ALL

Charles Evans Hughes

He appeals to no Special class. He is broad enough for all. Irish, Norwegians, Germans, look alike to Hughes. He has not sought votes from organized labor, nor campaign contributions from Wall Street. His years of public life are an index to an efficient career.

He taught corrupt corporations to know their place, and they will stay put under Hughes.

He gave New York state honest service and he will give the whole United States the same.

He led his state into new progressive legislature, and he will lead America in further progress.

Who Are Supporting Wilson?

Wall Street and War Contractors.
The Waters-Pierce Oil Company of Mexico.
A few labor leaders hungry for power.
Job lot politicians who have had their day.

Who Are Against Wilson?

Progressives of all Parties.
The 1,500,000 Commission Railway Laborers.
The Farmers who Were Humbugged on Rural Credits.
Under-paid Postal Clerks who were squeezed for Wilson Campaign Funds.

THE PLAIN CITIZENS FROM COAST TO COAST

You should help win their battles—join with the Progressives, Laborers, Farmers, and Citizens to

Vote for

FRAIZER, McCUMBER and HUGHES

And the Republican State Ticket

REPUBLICAN STATE CENTRAL COMMITTEE

WM. LEMKE, Chairman

that the unsigned statements in these advertisements coming from an unknown organization in Bismarck are false. No credence will or should be given them, but the public should be advised of the origin and malicious intent of these and similar advertisements that will appear. If Mr. Burke or his managers are responsible, that fact should be given publicity.

Very truly yours,
Republican State Committee.
By Wm. Lemke,
Chairman.

Subscribe for the WORLD

Bumper Grain Crops
Good Markets — High Prices
Prices Awarded to Western Canada for Wheat, Oats, Barley, Alfalfa and Grasses



The Winnipeg Western Canada at the Soil Products Exposition at Denver were easily made. The list compared Wheat, Oats, Barley and Grasses, the most important being the prizes for Wheat and Oats and sweep stake to Alfalfa. No less important than the splendid quality of Western Canada's wheat and other grains, is the excellence of the cattle fed and fattened on the grasses of that country. A recent shipment of cattle to Chicago topped the market in that city for quality and price.

Western Canada produced in 1915 one-third as much wheat as all of the United States, or over 500,000,000 bushels. Canada's proportion to population has a greater exportable surplus of wheat this year than any country in the world, and at the same time you can figure out the revenue for the producer. You will find good markets, splendid schools, excellent medical care, perfect climate, and other great attractions on land and no conscription.

There is no war tax. Send for illustrated literature and ask for reduced railway rates, information as to best routes, etc. Address

W. E. Mack, Clifford Grand Forks, N. D.
Canadian Government Agent.

No passports are necessary to enter Canada.

LAKE REGION INVESTMENT CO.

Real Estate Bought and Sold
List your land with us and we will sell it
Money to Loan on Real Estate
Offices, Room 12, Brennan Block, Phone 125
Devils Lake, N. Dak.

SHIP YOUR GRAIN TO YOUR OWN MARKET
EQUITY CO-OPERATIVE EXCHANGE
SUPERIOR, WIS. ST. PAUL, MINN.

WATCHMAKING!
Complete Course at Low Cost
Excellent School—We Don't Quit!
The Stone School of Watchmaking
21 Fulton Bldg. St. Paul, Minn.

SEND FREE BOOK