

GEO. PETERSON
Attorney at Law
Pembina, North Dakota.
Loans, Collections and Insurance.

DR. R. E. BECHTEL
Dentist
Graduate of Northwestern University Dental School, Chicago.
DRAYTON N. D.

H. H. MILLER
Optometrist
Drayton, North Dakota
Eyes Examined and Fitted.
At M. H. Miller's Store, Pembina, the last Monday and Tuesday of each month.

H. B. SPILLER
Attorney at Law
Cavalier, North Dakota.
Office in Merchants and Farmers State Bank Building.

C. B. HARRIS
Physician and Surgeon
Pembina, North Dakota.
Office over Merchants Bank.
Night calls at the residence.
Phone, office 33, residence 68.

H. M. WALDREN, M. D. C. M.
Physician and Surgeon.
Drayton, North Dakota.
Thoroughly equipped for the care of medical and surgical cases.

Dr. J. W. Campbell
Specialist,
Eye, Ear, Nose
and Throat.
GLASSES FITTED.
Griggs Avenue and 10th Street,
Telephone 320,
Grafton, North Dak.

Pembina Saving and Loan Association

Why not rent when monthly rent money will buy the property?

For example, suppose the house is purchasable for \$1,000, which you are renting at \$12 per month.

You buy the house putting in \$300 an borrowing \$700 from the Pembina Savings and Loan Association. Your monthly payments to the latter would then be \$10.50 instead of \$12 with the difference that every payment to Saving and Loan Association is a payment on the house, while the payments made for rent are lost to you.

Call in and let us show you the experience of others.

We can also show you that it is just as good for the investor as for the borrower.

We have twenty-five years of business to prove it.

G. G. THOMPSON,
President.
JOHN D. BOOKER,
Secretary.

Notice of Mortgage Foreclosure Sale

Default having been made in the payment of the sum of Four Hundred and Ninety Dollars, which is claimed to be due at the date of this sale upon a certain Mortgage duly executed and delivered by Paul Haluszek and Annie Haluszek, his wife, to Merchants Bank of Pembina bearing date the 14th day of November A. D. 1919, and duly recorded in the office of the Register of Deeds, in and for the County of Pembina and State of North Dakota, on the 6th day of December A. D. 1919, at 2:40 o'clock P. M., in Book 140 of Mortgages, on Page 251, and no action or proceeding at law or otherwise having been instituted to recover the debt secured by said Mortgage, or any part thereof.

NOW THEREFORE, Notice is hereby given, that by virtue of a power of sale contained in said Mortgage and pursuant to the statute in such case made and provided, the said Mortgage will be foreclosed, and the premises described in and covered by said Mortgage, viz:

Lots numbered One to Ten inclusive and Lots numbered Fourteen to Eighteen inclusive, in Block No. 51, of the original Townsite of Pembina, now the City of Pembina, in Pembina County, and State of North Dakota, with the hereditaments and appurtenances will be sold at public auction, to pay said debt and interest, and the taxes if any, on said premises, and statutory attorney's fee,

KEEP WARM!

Lots of cold days to come yet. **DRUMHELLER COAL** will protect you. Order a ton today.

Pembina Grain & Lumber Company
W. J. McDOUGALL, Manager. Pembina, N. Dak.

BATTERIES

Stored for the Winter.

We are prepared to take care of an unlimited number of batteries, either dry or wet storage. We rebuild and overhaul old batteries and make them as good as new. All work warranted.

Christopher Bros.
Pembina, N. D.

AUCTIONEER

I will attend to auction sales in any part of the county. Good service. Write for dates and prices. Phone 82.

Eli Kochendorfer
PEMBINA N. DAK.

as provided by law in case of foreclosure, and the disbursements allowed by law; which sale will be made by the Sheriff of said Pembina County or by his deputy, at the front door of the Court House, in the City of Cavalier in said County and State, on the 11th day of February A. D. 1922, at Two o'clock P. M. of that day, subject to redemption at any time within one year from the day of sale, as provided by law.

Dated December 27th, A. D. 1921.

MERCHANTS BANK OF PEMBINA,
Mortgagee.

G. GRIMSON,
Attorney for Mortgagee,
Langdon, N. Dak.
(Dec. 30, Jan. 6, 13, 20, 27, Feb. 3.)

NOTICE OF MORTGAGE FORECLOSURE SALE

WHEREAS Default has been made in the terms and conditions of a certain Mortgage made and executed by Dan D. Warner and Pearl E. Warner his wife, of Hamilton, N. D., Mortgagees to Willis A. Joy of Grand Forks, N. D., Mortgagee, which Mortgage is dated the 20th day of May, A. D. 1916, and which was filed for record in the office of the Register of Deeds, in and for Pembina County, N. D., on the 29th day of May, A. D. 1916, at 2:10 o'clock P. M., and there recorded in Book 125 of Mortgages on Page 113.

Said default consists in the failure of said mortgagors to pay or cause to be paid the principal and interest due on the notes set forth in said mortgage.

Now therefore, notice is hereby given that by virtue of the power of sale contained therein, the said mortgage will be foreclosed by a sale of the premises described in and conveyed by said mortgage, viz:

The Southeast Quarter (SE 1/4) of Section 34, in Township 162 North, of Range 52 West, together with all the hereditaments and appurtenances thereunto belonging, which said sale will be made by the Sheriff of said Pembina County, at the front door of the Court House in the City of Cavalier, in said County and State, on Saturday, the 11th day of February, A. D. 1922, at 2 o'clock in the afternoon of said day, to satisfy the amount which will then be due on said mortgage for principal and interest, and costs of sale and statutory attorney's fees.

There will be due on said mortgage on the date of sale as principal and interest the sum of \$45.88, making the total sum due on the date of sale \$45.88, besides the costs of foreclosure and statutory attorney's fees.

Dated at Grand Forks, N. D., this 27th day of December, A. D. 1921.

WILLIS A. JOY,
Mortgagee.

Bangs, Hamilton & Bangs,
Attorneys for Mortgagee,
Grand Forks, N. D.
(Dec. 30, Jan. 6, 13, 20, 27, Feb. 3.)

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NOTICE OF MORTGAGE FORECLOSURE SALE

WHEREAS Default has been made in the terms and conditions of a certain Mortgage made and executed by

Due from other banks; cash ... 15,223 00
Total ... \$210,582 41

LIABILITIES

Capital stock paid in ... \$20,000 00
Surplus fund ... 8,000 00
Undivided profits, less expenses and taxes paid ... 6,263 15
Individual deposits subject to check ... 66,044 93
Guaranty fund deposit ... 669 40
Time certificates of deposit ... 84,752 26
Certified checks ... 12 50
Cashier's checks outstanding ... 1,990 17
Bills payable ... 153,469 26
Liabilities other than those above stated, Reserve for Depreciation ... 850 00
Total ... \$210,582 41

STATE OF NORTH DAKOTA,
County of Pembina, ss.
I, Daniel Kippen, Cashier of the above named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

DANIEL KIPPEN,
Cashier.

Subscribed and sworn to before me this 5th day of January, 1922.

JOHN ROCK,
Notary Public.
My Commission expires July 29, '24.

Correct Attest:—
D. R. Green
Daniel Kippen | Directors.

No. 778.

FIRST STATE BANK

Report of the condition of The First State Bank of Bowsmont, at Bowsmont, in the State of North Dakota, at the close of business on December 31, 1921.

RESOURCES

Loans and discounts ... \$130,076 61
Overdrafts, secured and unsecured ... 130 04
Warrants, stocks, tax certificates, claims, etc. ... 4,341 47
Banking house, furniture and fixtures ... 3,300 00
Other real estate ... 3,600 00
Checks and other cash items ... 638 81
Due from other banks; cash ... 7,477 05 8,115 86
Total ... \$149,563 98

LIABILITIES

Capital stock paid in ... \$10,000 00
Surplus fund ... 7,000 00
Undivided profits, less expenses and taxes paid ... 355 68
Individual deposits subject to check ... 19,485 25
Time certificates of deposit ... 55,849 13
Cashier's checks outstanding ... 619 72
Bills payable ... 55,900 00
Liabilities other than those above stated ... 354 20
Total ... \$149,563 98

STATE OF NORTH DAKOTA,
County of Pembina, ss.
I, G. S. Webster, Cashier of the above named bank do solemnly swear that the above statement is true, to the best of my knowledge and belief.

G. S. WEBSTER,
Cashier.

Subscribed and sworn to before me this 10th day of January, 1922.

HERBERT C. THOMPSON,
Notary Public.

Correct Attest:—
J. F. McKay,
A. T. Everson,
Directors.

No. 634.

MOUNTAIN STATE BANK.

Report of the condition of The Mountain State Bank, at Mountain, in the State of North Dakota, at the close of business Dec. 31, 1921.

RESOURCES

Loans and discounts ... \$117,653 54
Overdrafts, secured and unsecured ... 934 15
Warrants, stocks, tax certificates, claims, etc. ... 14,390 10
Government issues ... 446 21
Banking house, furniture and fixtures ... 3,701 54
Other resources ... 168 56
Checks and other cash items ... 788 69
Cash and due from other banks ... 7,831 93 8,620 62
Total ... \$145,923 72

LIABILITIES

Capital stock paid in ... \$10,000 00
Surplus fund ... 2,000 00
Undivided profits, less expenses and taxes paid ... 2,269 99
Individual deposits subject to check ... 19,865 61
Guaranty fund deposit ... 406 17
Time certificates of deposit ... 77,291 89
Cashier's checks outstanding ... 4,090 06
Bills payable ... 101,653 73
Total ... \$145,923 72

No. 158.

MERCHANTS BANK REPORT

Report of the condition of the Merchants Bank of Pembina, at Pembina in the State of North Dakota, at the close of business Dec. 31, 1921.

RESOURCES

Loans and discounts ... \$296,148 12
Overdrafts, secured and unsecured ... 980 38
Warrants, stocks, tax certificates, claims, etc. ... 47,376 06
Banking house, furniture and fixtures ... 9,437 35
Other real estate ... 17,585 33
Checks and other cash items ... 325 42
Cash and due from banks ... 25,050 57
Total ... \$396,853 23

LIABILITIES

Capital stock paid in ... \$25,000 00
Surplus fund ... 15,000 00
Undivided profits, less expenses and taxes pd. ... 5,995 66
Individual deposits subject to check ... 60,334 51
Guaranty fund deposit ... 1,067 45
Time certificates of deposit ... 182,548 01
Certified checks ... 17 00
Cashier's checks outstanding ... 6,890 60
Bills payable ... 250,857 57
Total ... \$396,853 23

STATE OF NORTH DAKOTA,
County of Pembina, ss.
I, J. A. Wilkins, Cashier of the above named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

J. A. WILKINS,
Cashier.

Subscribed and sworn to before me this 4th day of January, 1922.

G. G. THOMPSON,
Notary Public.
My commission expires Dec. 18, 1924.

Correct Attest:—
WALTER WELFORD,
J. A. WILKINS,
Directors.

No. 1236.

FIRST STATE BANK REPORT.

Report of the condition of The First State Bank at Joliette, in the State of North Dakota, at the close of business December 31, 1921.

RESOURCES

Loans and discounts ... \$46,874 25
Overdrafts, secured and unsecured ... 344 44
Government issues ... 112 91
Banking house, furniture and fixtures ... 2,493 15
Other real estate ... 1,250 00
Checks and other cash items ... 328 91
Due from other banks and cash ... 939 67
Total ... \$52,343 33

LIABILITIES

Capital stock paid in ... \$15,000 00
Undivided profits, less expenses and taxes paid ... 62 19
Individual deposits subject to check 5,991 09
Guaranty fund deposit ... 68 26
Time certificates of deposit ... 20,994 70
Cashier's checks outstanding ... 227 09
Bills payable ... 27,281 14
Total ... \$52,343 33

STATE OF NORTH DAKOTA,
County of Pembina, ss.
I, A. A. Krause, Cashier of the above named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

A. A. KRAUSE,
Cashier.

Subscribed and sworn to before me this 6th day of January, 1922.

JOHN L. PARISEAU,
Notary Public.
My commission expires Aug. 8, 1927.

Report of the Condition of the FIRST STATE BANK

of Backoo, at Backoo in the State of North Dakota, at the close of business December 31, 1921.

RESOURCES

Loans and discounts ... \$71,731 79
Overdrafts, secured and unsecured ... 110 46
Warrants, stocks, tax certificates, claims, etc. ... 1,755 00
Banking house, furniture and fixtures ... 2,409 00
Checks and other cash items ... 78 57
Due from other banks and cash ... 11,736 77
Total ... \$87,821 59

Joliette

Mrs. Fred Shannon was a passenger to Grafton last Saturday.

Mr. Kiine and daughter, Nora, were callers at Fleece between trains last Saturday.

Miss Mae Pariseau was called to Drayton last Thursday to attend a patient.

Fred Shannon and son Earl of Pembina spent the week-end at their farm here.

Students of the Pembina high returned to their duties, after the holiday vacation.

Miss Edna Burke of Cavalier returned to her duties here as teacher in the public schools after the holiday vacation. Miss Eleanor Short accompanied her and spent Sunday here, leaving for Pembina Sunday evening to resume her duties at the Pembina high school.

A large number of coasting fans enjoyed themselves at the slide Sunday last.

Omer Muir of Forest River is spending the week at the H. A. Wood home.

Miss Lottie Hurst of Bowsmont is spending the week with her sister, Mrs. Wm. Lish.

A. V. Wallegham of Bowsmont was a business caller here Monday.

Mr. Franklin and Dr. McKay of Bowsmont - autoed to Joliette last Friday.

When it comes to giving a speech, not a stump speech, but a tree top speech, you'll have to hand it to Dave Dupuis. One night last week he made a sudden ascent into the higher branches of oration. Ask Dave how it happened.

Misses Scambler and Marshek of McArthur spent Sunday with Joliette friends.

Mr. Eddington of McArthur was a business caller here Saturday. He has disposed of his personal property at that place and is leaving for Winnipeg where he and Mrs. Eddington will make their future home.

Miss Leta Krause of Park Rapids, Minn., is visiting here at the home of her brother, Alvin. No wonder Billy Irving has been keeping such late hours.

In these days of coasting sport some very queer coasting costumes are exhibited. Walter Halleck, of the E. F. Andrus store force, left for the slide Saturday evening in a real sensible pair of overalls, but on his return you would think he was just deported from the South Sea Islands for his perfectly good overalls had taken the shape of a skirt of a Hula Hula dancer. How, why, when, did it happen, Walt?

Carlisle

The boys of school district No. 9 are working off their surplus energy kicking a new foot ball.

Despite the storm the attendance at the shadow social and dance was good. Harry Lake of Bathgate and local talent played for the dance. The receipts were \$30.

The local whist team will entertain the Pembina and St. Vincent teams in the near future. Let us put a Woodmen team in the field too. Let someone get busy. There is plenty of good material available in the neighborhood.

Don't forget your Farm Bureau dues.

The Farm Club meets tomorrow (Saturday) evening. Gather up all the information you can.

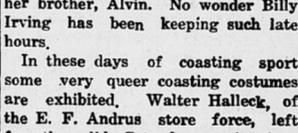
Several of the people of Carlisle attended the community Xmas trees at Hamilton, Bathgate and Pembina. They enjoyed themselves and also learned how other communities handled their splendid entertainments.

Notice—I will serve turkey dinner every Sunday, and invite the people to give me a call.

FRANK TEBO,
18th
Pembina.

When in Grand Forks EAT 50c NOONDAY DINNER at the COFFEE SHOP

ROOMS as low as \$1



Frederick Hotel
Grand Forks' finest Hotel