

FARM FINANCING IS PROPOSAL

JOINT FARMER-BANKER COMMITTEE TO PLAN CREDIT CLEARING HOUSE AUTHORITY

St. Paul, July 28.—An agricultural finance corporation to provide additional credit for production and marketing is being planned for Minnesota.

The board of directors of the Minnesota Farm Bureau federation, in session here during the Midwest Farm Bureau conference, authorized the organization of a joint committee of farmers and bankers to work out means of forming such a corporation.

It would serve as a clearing house to distribute available agricultural credit where it is most needed.

By pooling information and credit resources, more money could be provided to meet the seasonal demands of agriculture in various parts of the state, the farm bureau directors said.

The movement would be based on full co-operation with the bankers of the state, the directors said.

The Minnesota corporation would be the second in the northwest. The Iowa Farm Bureau federation has organized a committee of 15 farmers and 15 bankers, who are now establishing an agricultural finance company for that state.

Taxation, farm legislation, co-operative marketing and high freight rates were discussed by officers of 12 state farm bureau federations who met at headquarters of the Minnesota federation July 19 and 20.

Unified action by farm and commercial interests, through a national conference to be called by the farm bureaus, was proposed.

The directors of the Minnesota federation decided on several important policies.

They voted to help finance the launching of the centralized marketing enterprises for livestock and dairy products, by loaning up to \$4,000 to the Minnesota Central Co-operative Commission company and up to \$2,000 to the Minnesota Co-operative Creameries association, Inc.

They voted to defend the interests of Minnesota farmers before the interstate commerce commission when it opens hearings in August on reduction of freight rates on farm products.

They ordered further investigation of money saving that might be made by buying coal co-operatively direct from the mine.

They also conferred with leaders of university extension work and all county agent leaders to work out plans for unified efforts to improve agricultural conditions.

Livestock Agency to Serve 6 States
Livestock shippers can begin marketing their stock through their own co-operative commission company on the South St. Paul market August 8.

According to information received by county farm bureau officers, the Minnesota Central Co-operative Commission company will open for business on that date, with contracts to sell livestock produced by 35,000 farmers in Minnesota alone.

Besides Minnesota, the new selling agency will serve co-operative shipping associations in Wisconsin, North and South Dakota, Montana and Idaho, W. A. McKerron, manager says.

"The farmers' sales agency has built up a selling organization which we believe is as strong as any selling agency possibly can be," Mr. McKerron says. "We believe it will market the farmers' stock efficiently and more cheaply."

Joseph Blake moved his family from the residence at 710 Third street southeast to the residence at 106 Fourth street southeast.

Clarence Sprandel, who spent his vacation at the lakes in this vicinity, is again at work at the Little Falls Packing company.

Mrs. M. E. Lonnee entertained at 500 Thursday evening of last week for her guest, Mrs. W. Ahrendt of Milwaukee, at the home at 308 Fourth avenue northeast.

Peter Schackmann, brother of Mrs. M. B. Blake, of Holdingford was discharged from St. Gabriel's hospital Friday, where he has been receiving treatment.

Checks passed at the Golden Rule, L. O. Wessel Co., and the J. C. Penney Co., stores and the Y. M. C. A. by a Pleasantburg man with no funds in the bank, were made good by him, after being interviewed at his home by Chief of Police Clark.

Dell Batters, Ed. Lauer and Leo Bastian were selected Friday evening at a meeting of the Richard Howard Forrell post of the American Legion as delegates to the state convention at Winona on August 1, 2 and 3. Alternates selected were Rev. A. C. Bacon and Harry Hamm, Jr.

A material survey car of the Minnesota Highway commission was in the city Tuesday. The crew is seeking for proper material for use in building both the fills and the concrete, endeavoring to find pits that will give the shortest haul. The crew is working along the road between St. Cloud and Little Falls.

Owing to the increase in the buffalo herd at Wainwright, Canada, one thousand of these animals are to be slaughtered. A special building is being erected for the purpose. The buffalo meat will be sent to all points over the country for sale. A strict account is being kept of all heads and skins, which will probably be disposed of by the Dominion Government. The Wainwright reservation contains the last large herd of buffalo in the world, with about 3,000 animals.

WHY

Popular Summer Game Became Known as Tennis

Homer, magic word painter, has Nalacaa, princess of Phaeacia, playing a game of ball with her maids of honor, which is said to have been the ancestor of modern tennis, after the usual changes and modifications that inevitably occur through the ages.

From Greece and Rome shortly thereafter a like game was taken into other European countries, and during the middle ages we find the royalty, especially the kings of England and France great players of the game.

In France players cried "Tenez," meaning "Take," supposedly meaning "take this ball," with great gusto as they flung the little ball, and it is from that word that the game is supposed to have derived the name of tennis.

"Tenez" became successively "tenye," "tenys" and then "tennis" in old English, after the usual procedure of corrupting words of foreign derivation.

For a time tennis was known in England as "rackets," getting that name through another line of nomenclature ancestors, beginning with the Arabian word "rahbat," which meant "palm," and was supposed to apply to a game in which the palm of the hand was used as the bat. "Rahbat" became "rachetta" in Italian, "racquette" in French and was Anglicized into "racket" or "raquet."—Chicago American.

THINK SHIPS SEA MONSTERS

Why Many Creatures of the Deep Follow Vessels for Days Is Explained by Scientist.

Odd as it may seem, there is reliable testimony to the fact that ships are often mistaken for denizens of the deep for monsters after their own kind or liking.

One scientist who specially referred to the matter was the late Prof. Moseley, who, when on the famous Challenger, formed the impression that whales, as well as porpoises, will accompany a ship for several days under the belief that they are attending a huge whale, London Answers says.

When the Challenger was in the south Pacific, a "hump-back" whale followed it for nearly a week, and the only conclusion that the scientific staff could come to was that the monster mistook the ship for a brother "hump-back."

The shark is frequently attended by sucker fish and when the latter have lost their shark they often cling to a vessel for days together, under the mistaken idea that the bulky craft is their long-lost friend.

So, too, with the pilot fish. One of these fish will swim for days just before a vessel's bow, which it believes to be a shark's snout.

As time goes on and the huge "shark" does not seize any food and drop the hungry but faithful pilot fish some dainty morsels, the latter departs, thinking, no doubt, that it never before accompanied so stupid and inconsiderate a shark.

Why Phosphorus Is Taboo.

The invention of the phosphorus friction match was a very important step in the development of the match. It was brought into general commercial use in 1833. The first of this type made in the United States were manufactured at Springfield, Mass., in 1836. They were of the "strike anywhere" variety, and the inflammable head consisted of white or yellow phosphorus, together with sulphur and other substances that yield oxygen readily in the presence of heat, such as chlorate of potash, red lead, nitrate of lead and peroxide of manganese. White or yellow phosphorus is a deadly poison, which is liable to infect operatives who handle it with a distressing disease called "phossy jaw." The terrible suffering endured by workmen in match factories led to an international movement for their protection, and the use of white or yellow phosphorus now is forbidden by law in practically every country engaged in the manufacture of matches.

Why Astronomers Need Enthusiasm.

Admiral J. A. Hoogevert, superintendent of the naval observatory in Washington, has trouble getting astronomers at \$1,000 or \$1,200 a year, which is the amount allowed for some of the young assistants who gaze nightly at the stars. They work in a cold observatory all through the winter and the admiral says their physical sufferings are often great. They have to be enthusiasts in their profession. The admiral recently received an application from a man who had no qualifications whatever, but when he was told of the amount paid for the services of an assistant he turned up his nose and said he could make much more at his trade, that of a plumber.

Why "Grass Widow."

A woman is known as a "grass widow" because she is a widow by courtesy or "grace." The term "grass widow," which is from the French, means any woman separated from her husband otherwise than by death. The French pronunciation of "grace" is the same as our "grass," which explains the corruption to "grass widow."

Why Heels Are Worn.

Because the sandal-like footwear of olden times was not adapted to horse-back riding, and when the high boots were introduced heels were put on for the purpose of giving the foot a good hold on the stirrup.

Come and Gone

Mrs. V. E. Johnson and daughter Elizabeth left Tuesday for Willmar, where she will visit her parents, Mr. and Mrs. Lewis Johnson. She was accompanied by her sister, Miss Pearl Johnson, who has been visiting here for several weeks.

Miss Cora Dolven of Harlem, Mont., is visiting at the O. Kjelskus home.

Mrs. Joseph Blake and son Peter Blake of Buckman, motored to Rochester Monday, called there by the illness of Mrs. Paul Seaman, Mrs. Blake's daughter.

Mrs. F. E. Lewis and daughter, Mrs. Jon, returned Tuesday from an outing at Mound lake.

CALLS FOR USE OF KNIFE

How Carbuncle Should Be Treated to Effect Cure That Can Be Considered Thorough.

At a recent examination by the state board of Ohio, medical students were asked how they would treat a carbuncle. The official answer is quoted from Rose & Carless' Manual of Surgery, as follows:

"The most thorough and satisfactory is to lay the carbuncle freely open under an anesthetic and scrape with a sharp spoon or cut away all sloughs until healthy tissue is reached, and then to disinfect the cavity thoroughly with pure carbolic acid or peroxide of hydrogen (10 volumes). The hollow thus formed is packed with gauze soaked in an iodiform emulsion (10 per cent.) and allowed to heal by granulation. Good food, iron, quinine and alcohol according to judgment, must be administered, while appropriate medicine (e. g., codeine or opium) and limitations of diet are necessary in diabetic patients."

How World's Tonnage Increases.

The world's total ship tonnage last February exceeded by 10,000,000 tons the amount afloat just before the war. It is estimated that not less than 8,000,000 tons gross register now lie idle.

How Sand Is Traveling.

French geologists have long taken interest in the eastward march of the sands along the northern coasts of France, Belgium and Holland, says the Christian Science Monitor. A fine sand originating on the shores of Normandy has been found distributed on the beaches as far east as Denmark. It was shown, after a careful investigation of this phenomenon, that the eastward march of the sands is due to the fact that all the sea waves approaching the coast from Brittany break in nearly parallel lines, with an easterly motion. The result is that the sands always progress in that direction. But the process is slow and gradual, and measurements have proved that the sand traverses, forward and backward, perpendicular to the shore, a total distance 8,000 times as great as that which it covers, in the same length of time, in its eastward progress.

Haiti's Forest Wealth.

Large forests of pines are to be found in the mountains in the interior of Haiti, but lack of transportation makes it impossible to utilize this timber even for domestic needs. Large quantities of pine are imported from the United States. A few small sawmills are located in various sections of the island, but these cannot begin to supply the local markets. Dyewoods are plentiful.

Mental.

A Louisville man says the so-called "mousetightness" is only a state of mind. That may be, but as a rule when we think we are broke, we are.

How Life May Be Prolonged.

The publication of a monumental work by Viscount Bryce at the ripe age of eighty-three should persuade many of us who want to feel what it is like to be an octogenarian that old age can be attained without the aid of thyroid glands borrowed from the monkey. One of the secrets of old age would seem to be a lifetime of intellectual activity, and a lion's share of public service. It is quite astonishing the number of public men living at the present day who have passed their eightieth birthday. Lord Channing is in his eighty-first year, Viscount Murray is close on ninety, Sir Harry Poland is still a vigorous letter writer, ninety-one, while the earl of Halsbury is ninety-seven, and possibly there are others.—London Chronicle.

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American Legion Corner

Bulletin No. 24 of the American Legion of Minnesota reads in part: "Each Minnesota Legion post should take up with the Postmaster General a list of names of all ex-service men who are eligible for the civil service examinations and should send full facts to Department Headquarters, so that it may keep informed of violations of civil service rules and preference in Minnesota."

While it is generally believed that ex-service men have a preference for post office appointments, this is not the case. Ex-service men who pass civil service examinations with a grade of 65 per cent are placed at the head of all eligible lists and the appointing power may choose any one of the three highest eligibles. In most departments, ex-service men are given the preference. The postmaster general is authorized to promote all ex-service men to the grade and pay which they would have received had they not entered the military service.

The President recently directed that new examinations for all first, second, third, and fourth class post offices be held. While the law does not so require, Postmaster Hayes has indicated that preference will be given to ex-service men. However, in practice, the appointment of postmasters is political and made largely upon recommendation of Congressmen. While a permanent appointment can only be made from the eligibility register, "Temporary" appointments are often made and then continued in force, thus nullifying the provisions of the civil service preference act.

When "The American Legion," the new passenger-cargo liner, sails from New York July 27th to South America ports on its maiden voyage, it will in-



We are ready for the Bridal Season with a superb stock of Wedding Rings, Silverware and other Gifts for the Bride and Bridesmaid.

Select early

Diamond Sign Jewelry Store

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THE CAR'S APPEARANCE



The appearance of the TOP and UPHOLSTERY goes a long way in the general appearance of your car—and, also, it means much in the amount of comfort and pleasure obtained.

We can put your car's TOP, SIDE CURTAINS and UPHOLSTERY in A-1 shape at the least cost for good work and materials.

John A. Sutherland
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How to Save Money Now

A Few of Our Every Day Values

- Men's blue chambray work shirts 59c
- Men's heavy union made 220 denim overalls 89c
- Men's dress sox, black, navy, grey, brown, 3 pair for 25c

- 32-inch dress gingham, plaids and stripes and checks, per yard 19c
- 36-inch romper cloth 25c
- White waistings, very fine quality, 36 inches wide, per yard 29c
- Ladies' white and flesh nainsook night gown 49c
- Fine line of bungalow aprons of gingham and percale 79c, 98c

- A new arrival of the Lady Lyke corsets in all the different styles and models in both white and flesh 98c to \$2.98
- Ladies' athletic union suits 98c
- Our entire stock of ladies' white oxfords and pumps in nearly all sizes and widths \$1.98
- Black boudoir slippers \$1.69

Little Falls, Minn.

August high-class passenger service between the United States and South America and help promote trade between the two countries. It has passenger accommodations equal to any Atlantic liner, and can handle cargo faster than any of the old type boats. It will reduce the running time between the two continents by several days.

A. F. Koslosky and family were at Silver Lake, Mr. Koslosky's old home, Sunday.

The fire department was called out Saturday morning to extinguish a fire at the Quality Shop, due to the fire from an oil stove catching to a window curtain in the rear of the shop. Only slight damage resulted. A kerosene stove was responsible for the department being called out Sunday morning about 8 o'clock, at the home of Dr. Doupe, 114 4th street northeast. The blaze was put out before the truck arrived.

A number of bad checks have shown up locally and a number of the merchants have lost thereby. The signature of a woman was signed to most of the checks.

A bunch of pickups went to Pierz Sunday and defeated the Pierz team by a score of 8 to 2. It is said that one of our boys knew so little about the game, that on hitting the ball, he ran to third base.

JEFFERSON MADE MILITARY ROAD

St. Cloud Times (23):—The Jefferson Highway has been declared by the war department to be the most practical military road across the continent," said Charles F. Detmer of St. Joseph, Mo., assistant to General Manager J. D. Clarkson, of the Jefferson Highway Association, who is in the city in the interest of the Jefferson Highway Association.

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Special Sale of DRESSES Munson's

Voiles, Organdies, Gingham, Tissues, Taffetas, Georgettes and Crepes.

A Grand Clean-up

of all Summer Dresses to make room for fall and winter stock. The prices range from

\$5.00 to \$27.50

The styles are all up-to-the-minute.

Shower, Shampoo, Massage and Rub-Down—ALL-IN-ONE—with the Knickerbocker Shower Bath-Brush!

Cooling shower on warm days, warm, invigorating nerves and muscles. Puts new health in hair, skin, bath on cold days.

Get One Now!

KNICKERBOCKER SHOWER BATH-BRUSH

is the only sanitary way to bathe. Stop using the insanitary, sediment-lined old-style bathtub.

Regain that healthy, peppy feeling with a Knickerbocker. Fits any faucet. Seven sizes, each one complete: \$2.50, \$3, \$4, \$5, \$6, \$7 and \$8. Get one today.

Struken's Drug Co.

Used Car SALE!

August 1 to August 7

We have a heavy stock of good used cars, principally Chevrolets and Fords that we will sell at a sacrifice.

If you are in the market---
If you have an old Chevrolet or Ford---

SEE US

Our second hand cars have been completely overhauled and will give you several years of good service.

Special Terms

GORDON MOTOR CO.

Little Falls, Minn.

This Trust Company

will act as executor under your will. It will file your will in Court, take charge of your property, inventory it, have it appraised, realize upon such part of it as may be necessary to pay all just debts and claims and dispose of the balance as provided under your will, either by distributing it to the heirs or by holding it in trust for certain purposes.

It will also act as trustee under your will. It will hold all or any part of your estate, invest or reinvest it, collect all income and remit it promptly to the person or persons entitled to it as provided for under your will.

Your will is the most important document you are ever called upon to make. It should be drawn by a competent attorney and by naming this strong Trust Company your executor, your estate will be assured of maximum efficiency at a minimum cost.

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AMERICAN NATIONAL BANK
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Combined Resources 1-4 Million

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