

FARM BLOC SERVING THE WHOLE NATION

FRES. HOWARD FENDS AGRICULTURAL GEOGRAPHY AT STATE FEDERATION MEETING

St. Paul, Jan. 3.—The agricultural bloc in congress is working for the best interests of the citizens, without selfish motives or secret dealings, James R. Howard, president of the American Farm Bureau federation, said in his address at the opening session of the Minnesota Farm Bureau federation's third annual state convention here.

For the first time, Mr. Howard disclosed that the bloc is working for the best interests of the citizens, without selfish motives or secret dealings, James R. Howard, president of the American Farm Bureau federation, said in his address at the opening session of the Minnesota Farm Bureau federation's third annual state convention here.

Mr. Howard's address was devoted to a vigorous defense of the agricultural bloc, consisting that the bloc is "not a menace, but a national asset," he said that there have been "bloccators" in congress, but that the bloc is the only one ever organized without selfish motives and in the interests of all citizens.

The American Farm Bureau federation deprecates conditions that make bloc legislation necessary, he said. No organization he said, has been more pronounced in its opposition to class legislation or the development of the consciousness. The federation "never has advocated and never will advocate any policy that is not for the benefit of all Americans," he declared.

With Mr. Howard on the program of the first day of the annual state convention, Congressman Sydney Anderson, chairman of the joint congressional commission investigating agricultural conditions; Mrs. Ellisworth Richardson, an Iowa farmer's wife; Governor J. A. O. Freus and Mr. Ellingsoy, director of the college of agriculture. The first day's sessions were at University Park, where the day was held as the "Minnesota Farm Bureau Federation Day" of Farmers' and Homemakers' week.

Present banking machinery is not adapted to the farmer's requirements, Congressman Anderson told the farm bloc during the opening session of the annual state convention. "The fundamental requirement of agricultural credit is that the note or obligation must be of such maturity that when it comes due, it can be paid not by making another note, but out of the proceeds of the farm. That requires a longer period of maturity than the six months which is now allowed in the case of paper discounted with the Federal Reserve bank. We must find some means to make it possible for the farmer to get a production credit of a sufficient length of maturity that he can pay the note when it becomes due out of the proceeds of the farm. That means a period of six months to perhaps three years. The principal reason which prevents bankers from taking paper of this maturity now is that there is no way by which the banker can get the money on the paper if it becomes necessary for him to get it before the paper becomes due. So long as the banker finds it impossible to get money on the paper before maturity, if he needs it, he is going to be unwilling to make loans for that length of time.

"To meet this situation it is necessary to provide a facility through which this paper of longer maturity can be discounted so that the banker can raise the necessary cash if he needs it. There are three ways by which that can be done. One is to create in the Federal Land banks a Farm Credit department, another way is to modify the War Finance corporation in such a way as to enable it to do that sort of business. My own judgment about it is that the fairest plan is to create in the Federal Land banks a Farm Credits department having authority to discount for banks—state and national, incorporated livestock associations, all banking institutions—paper of this character. The paper could be made on the basis of an issue of short-time debentures, just as farm mortgages are now made, the interest being paid under the present farm loan system.

"What I think we need, so far as this longer-time paper is concerned, is nothing more nor less than a reserve bank through which this paper can be discounted and through which the farmer can reach the investment pool of the country."

Says His Saving In Co-operative Marketing Jan. 4.—One co-operative marketing enterprise sponsored by the Minnesota Farm Bureau federation has saved farmers \$42,000 in less than five months, W. A. McKeown, secretary of the Central Co-operative Marketing Association, told the third annual state convention of the farm bureau in session at the state capitol today.

Minneapolis, where he and his wife stayed for a couple of weeks' visit. There was a backward party at Mr. Crowe's Friday night. There was not many there on account of the snow storm, but all report a fine time. Elva Crowe returned to St. Cloud to work after a two weeks' vacation. Herbert Foss returned to Fairbairn Monday.

Miss Ed. Miller and Mrs. Della Miller and baby and also Helen Miller visited at Pete McKibben's Friday. Miss Marie Woods of Sioux City, Ia., is visiting at Geo. Olson's this week. George Olson gave a party Saturday night in her honor. A large crowd gathered there to watch the old year out and the new year in.

Bessie Queller returned to Minneapolis Monday to resume school studies. James Foss and Joe Florek were business callers in Friday. Mr. Crowe is visiting his daughters at Preston during the holidays. There was a dance at the Morrill hall Monday night.

Ernest Foss returned from North Haven, Monday. There was a dance in the new school house in District 147 Wednesday night, Morris last week.

Mr. and Mrs. Edw. Nelson and children spent New Year's with relatives at Clarissa. Miss Bertha Gordon returned to Rochester Monday evening, after a brief visit with her parents here. Louis Billstein was up from St. Paul over New Year's visiting his father, Hans, Monday. S. D. Tuesday, after a visit with his family here.

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\$250,000 RATE CUT MEANS MORE ROADS

STATE RAILROAD AND WAREHOUSE COMMISSIONERS ORDER LOWER RATES ON MATERIALS

Minnesota will have about \$250,000 less freight to pay on sand and gravel and other materials for its 1922 work on trunk highway improvements under a freight rate reduction order made this week by the state railroad and warehouse commission. The big saving will be used to extend needed highway betterments.

The rate reduction order made public by Commissioner Cavan Bowen, of the railroad and warehouse commission, state highway commissioner, estimated the freight saving and declared the figure conservative. Furthermore, he added, highway department contracts are so worded that every dollar saved will revert to the state—not the contractors.

The lower freight rates will mean that Minnesota will have an additional quarter million dollars for use this year to spread and speed highway work under a amendment No. 1—that sum will go into public roads and not to the railroads as past years have been the case otherwise, said the highway executive.

Commissioner Babcock several weeks ago demanded lower rail rates on road building materials. A few railroad officials offered to make cuts on certain projects but the commissioner insisted upon a general, flat decrease. He carried the matter before the railroads and warehouse commission with the favorable result.

Minnesota Second in Road Building Minnesota ranks second among the states in miles of roads built, under construction and planned, in conjunction with federal aid funds. The government bureau of public roads so reports in a new bulletin covering the period from July 1, 1916. A big part of the 5-year showing, however, was made during the last eight months the Babcock good roads plan has been in effect.

Minnesota is credited with 1,712.4 miles of such roads at an estimated cost of \$17,509,911.01, including \$6,947,323.63 of federal aid. Montana 898.3 miles is listed with 986 miles. South Dakota 676.7. North Dakota, 993.5. Iowa 1,509.2 and Missouri 880.3 miles, the only state to lead Minnesota, is credited with 2,485.7. An earlier bulletin put Minnesota first for larger mileage of Class A roads under federal aid laws. The lists cover all the more important and expensive highway undertakings.

The figures show a large mileage of graded and drained, sand-clay and gravel-surfaced roads, and a smaller mileage of concrete, bituminous concrete and brick roads. This condition, the report states, is due to the higher costs that prevailed in recent years on the higher type of roads. The higher costs are being lowered now is indicated by bargain prices being obtained by the Minnesota highway department.

State Gives Trees to Shade Highways The state highway department this week announced that the forest department has procured 20,000 young walnut trees for planting on the state trunk highways. Charles M. Babcock, highway commissioner, approved the plan as related to the beautification of the state roads.

Three-fourths of the consignment will be available for planting on the highways, after the park requisitions have been filled, Mr. Cox said. These will be distributed to the highway department of the state, especially south of the Minnesota river, where they are most apt to thrive. An organization of Northfield purposes to plant a number on the Northfield-Fairbairn pavement on State trunk roads, and the young trees, now about 18 inches high, will be planted in the southern part of the state, especially south of the Minnesota river, where they are most apt to thrive.

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KOHN STORE AT BOWLUS BURNED

BUILDING AND CONTENTS TOTALLY DESTROYED, ENTAILING \$25,000 LOSS

Fire last Saturday destroyed the building at Bowlus occupied by the Bowlus Bargain Store and the contents, entailing a loss of \$20,000 on the stock and \$5,000 on the building. Louis Kohn was the owner of the building and stock. He had about \$15,000 insurance on the building and contents. The cause of the fire was unknown. It was discovered at 6 a. m.

The fire fighters worked hard and prevented the spread of the blaze to the lumber yard forty feet away. Their only apparatus was a chemical purchased from Little Falls last year. One of the firemen, Geo. Wozniak, was slightly injured while battling the flames. It has not been learned what Mr. Kohn's plans are.

Mrs. Otto Kurtzahn entered St. Gabriel's hospital Friday for surgical treatment. Mr. and Mrs. E. J. Vassaly returned Saturday from Bemidji, where she spent the winter. Miss Dorothy Merchant returned to Evanston, Ill., Tuesday after a visit at her home here. Miss Merchant attends Northwestern university.

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MORRILL

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CHAMBERLAIN'S COUGH REMEDY FOR THE RELIEF OF COUGHS, COLDS, CROUP, WHOOPING COUGH, HOARSENESS, BRONCHITIS. THIS REMEDY CONTAINS NO NARCOTIC. Manufactured by Chamberlain Medicine Co., Des Moines, Iowa, U.S.A. PRICE, THIRTY-FIVE CENTS.

AUTOS GIVEN I'm Giving This Car Away AND I'LL GIVE IT TO YOU Yes, I mean that. I don't sell Autos. I give them away. Just the other day I gave Miss Anna Wilson, a 15-year-old girl of Inver, Minnesota, a Studebaker special six. I didn't know her, never saw her in my life until the day I gave her the car. Never heard of her until she answered one of my advertisements. I sent her my easy subscription plan and she earned her Studebaker by doing on the Gas 100 of her friends and neighbors. You Want An Automobile—I Have it A \$2,095 Hudson "Super Six" and three other big Six Cylinder Cars—a \$1,895 "Buick Six," a \$1,790 Paige "Linwood Six," and a \$1,545 Oldsmobile for four automobiles, energetic persons who desire them. SEND IN YOUR NAME No experience or skill necessary. No money. Just a little spare time visiting among your friends and neighbors. I want one of the automobiles to be given away. Tell me how to get it. Name \_\_\_\_\_ State \_\_\_\_\_ R. R. \_\_\_\_\_

Authorized Securities The law says that trust funds can be invested only in authorized securities. What are they? 1. Bonds of the United States. 2. Bonds of any state which has not defaulted in the payment of any bonded debt within ten years. 3. County, city, town, village, school, drainage or other bonds of Minnesota. 4. First mortgages on Minnesota real estate and certain other estates. 5. Notes secured by collateral of above securities. 6. Certain railroad bonds and debentures. Thus the law safeguards the investment of your trust funds. AMERICAN SAVINGS & TRUST COMPANY of Little Falls, Minnesota Capital and Surplus \$110,000.00 Affiliated With AMERICAN NATIONAL BANK of Little Falls, Minnesota Combined Resources \$1,250,000.00

What Will You Eat in 1922 We solicit the privilege of supplying your table the coming year. We are exceptionally well equipped for this service, as we carry a complete stock of everything desired in the grocery and food line, and know from long experience the high quality of the brands we handle. Cordial relations with the wholesale houses enables us to buy at the closest possible figures, thereby making it possible for us to quote YOU prices that can not be undersold. Shall We Feed You in 1922? NORTH AMERICAN GROCERY CO. "The Store That Co-operates With the People All the Time"

LOW PRICES AND SALES The St. Paul Store's ANNUAL SALE OF MILL ENDS WILL OPEN Saturday Noon, 12 o'clock, January 14 THE GREATEST MONEY SAVING EVENT OF THE YEAR This sale starts at noon on Saturday, January 14th and ends Saturday, January 21st. We urge you to be here and witness a most wonderful show of merchandise and the low prices with these great stocks will appeal to you most assuredly. SATURDAY, 12 O'CLOCK NOON JANUARY 14th