



Quality First

A LITTLE MORE QUALITY ALWAYS PAYS

A friend of mine bought a lawn mower. I forget what he paid, but it was the cheapest he could find.

He cut his lawn twice, then took the lawn mower to the repair shop.

Every time he finished mowing the grass the cheap machine had to go back to the repair shop to be sharpened or tuned.

"That's the most expensive lawn mower I ever owned" he told me one day.

He had learned the lesson I've been trying to teach people about motor cars. And that lesson is—the cheapest car is often the most expensive. It pays enormously to pay a little more.

By paying \$1090 for a Chalmers, for example, you get a five-year car. A car that will do everything you expect of it for at least five years.

And at the end of that time it will be in fair condition.

The motor—it's the famous 3400 r.p.m. It will never worry you. Never cause you to lose your temper.

For it has been tested in the hands of 30,000 owners and found 99.21 percent perfect.

Caution: Don't take the cheap-lawn-mower attitude in buying motor cars.

OSMUNDSON GARAGE WILLMAR, MINN.

CASH FOR THE FARMER.

By Henry F. Hollis U. S. Senator from New Hampshire and author of Rural Credits Law. John Brown lives on a farm in the Middle West. The soil is heavy and black, but it has been exhausted by a process of cropping which is more like mining than farming.

The bare purchase of the farm has taken nearly all of Brown's savings. The buildings leak; fences are down; machinery is lacking; some of the land needs draining; the rest needs fertilizer.

Brown's neighbor is prosperous. He has treated his land like a farm, not like a mine. He has used good seed, bought good stock, laid drain pipes, and purchased commercial fertilizer by the ton.

It is plain that Brown needs cash capital, but he has been brought up to save, not to borrow. He looks upon a mortgage as a disgrace. The only time he borrowed, he was unable to pay at maturity. He was charged a commission and an extortionate rate of interest for a renewal. That loan was a burden for years, and always a nightmare.

Then Brown's cousin Joe comes to visit. Joe is a storekeeper in an eastern city, doing business largely on borrowed capital. He tells John that every prosperous merchant and manufacturer borrows money. He asks John what he supposes banks are for if it is a disgrace to borrow.

Brown is half convinced. He gathers courage one day to go into the nearest bank. He feels shabby and out of place in the midst of so much marble, brass and mahogany. His courage oozes, his voice shakes, he is clearly over-awed, and the bank officials decide that he is a cheap fellow.

Brown is glad to escape with his hat. He scarcely recalls why his loan is refused, but there was talk of dear money, and the risk of tying demand deposits up in long term loans. The real reason is that the banker doesn't know Brown or his farm.

And then Brown's friend Robinson turns up one day, fresh from attendance on a hearing by the Federal Farm Loan Board, recently appointed by President Wilson under the Rural Credits bill. The Board is touring the country to study the loan needs of the various districts. Brown's interest is aroused. Here is help to which he is entitled as a farmer and an American. He writes to the Federal Farm Loan Board at Washington, and this is what he learns:

The United States will shortly be divided into twelve Land Bank districts, each containing a Federal land bank. One of these will be established in a city not far from Brown, and the sole object of loaning money to farmers for productive purposes on the security of their farms. The farmer will borrow, not as a favor, but as a right.

Every borrower will take 5 per cent of his loan in stock, and thereby become a partner in the enterprise. He will get his money at cost. Any profit will be returned to him in dividends. The interest rate cannot exceed 6 per cent. The law fixes that. But the rate may be as much lower as cheap money and good management will warrant.

Brown learns that the land bank will not deal directly with him, but through a national farm loan association composed of ten farmers who wish to borrow. So he puts in a few evenings visiting his neighbors. He finds nine of them who need cash capital. He invites them to a meeting in his kitchen.

Brown and his friends organize a farm loan association. From the Farm Loan Board they receive circulars and blanks. The benefits are so great and the plan so simple that they would be suspicious if the papers had come from Wall Street rather than from the Government.

They elect officers, fill out the blanks, sign their names, and the amount of money required by each, and send their application to the land bank of their district. The land bank sends an agent to investigate. He makes a favorable report and they receive a charter covering their county. Brown is made the Secretary-Treasurer.

Brown receives with the charter blanks for mortgages and appraisals. The committee of his association fills out an appraisal for each farm. Brown forwards these to the land bank. The land bank appraiser examines each farm and recommends the loan. The mortgage papers are then executed and forwarded to the land bank.

The money is sent back to Brown for distribution among the borrowers. Thereafter he collects and forwards to each loan each installment payments on each loan as they become due. For this service he receives a small fee. Brown's loan may run for any period from 5 to 40 years. With each payment of interest a certain fixed percentage of the principal is paid. If the interest rate is 5 per cent and he pays in 1 per cent yearly on the principal, the whole debt will be paid out in 36 years, and this clearing of the mortgage will result from a total payment each year of 6 per cent of the original loan, covering interest, expenses and installments on principal.

Five per cent of Brown's loan comes to him in stock of his association. If the enterprise makes a profit, Brown will get his share in dividends on his stock. When his loan is paid in full, he receives 100 per cent on his stock in cash. It is a co-operative system.

He will pay 1 per cent a year on the principal. He may pay as much faster as he pleases after 5 years and thereby reduce his interest payments in proportion.

Banks will see Brown no more, hat in hand, his aquiver, begging oodling. Brown and his associates have a charter which makes available for them and their neighbors long term money on easy payments and at the lowest rates. This money is theirs to borrow as a right, and they and other borrowing farmers control the whole system. It is co-operative.

The World's Most Powerful Low Priced Car

- 4 cylinder en bloc motor 3 3/4" bore x 5" stroke 104-inch wheelbase 4-inch tires Cantilever rear springs Streamline body

31 1/2 H.P.

- Electric starter Electric lights Magnetic speedometer Complete equipment 5-passenger Touring \$635 Roadster \$620

THE NEW SERIES

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Roadster \$620 F.O.B. TOLEDO

This Overland is the world's most powerful low-priced car.

It has a 31 1/2 horsepower en bloc motor that is a perfect marvel for speed, power and endurance.

By increasing the bore of the motor from 3 1/2 to 3 3/4" we are able to offer a power plant which at 1950 R.P.M. develops full 31 1/2 horsepower.

Tests under every condition in all parts of the country dem-

onstrate that it easily develops better than fifty miles per hour on the road.

Speed of course varies under different conditions, but in practically every instance it has been getting fifty miles an hour and with ease.

We have scores of telegrams showing that twenty to twenty-five miles per gallon of gasoline is not unusual. The performance of this car is almost beyond belief.

Take any other low-priced car on the market. Pit it against this new Overland. Compare them for sheer speed, for abundance of power, for riding comfort and economy, and you'll find this car will back anything else clean off the boards.

That's a strong statement, but a fact nevertheless.

Try it yourself and see. Here are more important facts.

It has four-inch tires which are more than generous for a car of this size.

Not only has it a large and roomy body, but it has an attractive, up-to-date streamline body.

It has the latest and most improved system of ignition.

It has the cantilever springs—the easiest riding springs in the world.

What's more, it's complete. Not a thing to buy. You get the finest Auto-Lite electric starting and lighting system, magnetic speedometer, one-man top, demountable rims and practically every accessory found on the highest priced cars.

It only goes to prove how big production can cut cost and save you money. First come, first served. Place your order now.

HANDY-LEWIS MOTOR CO.

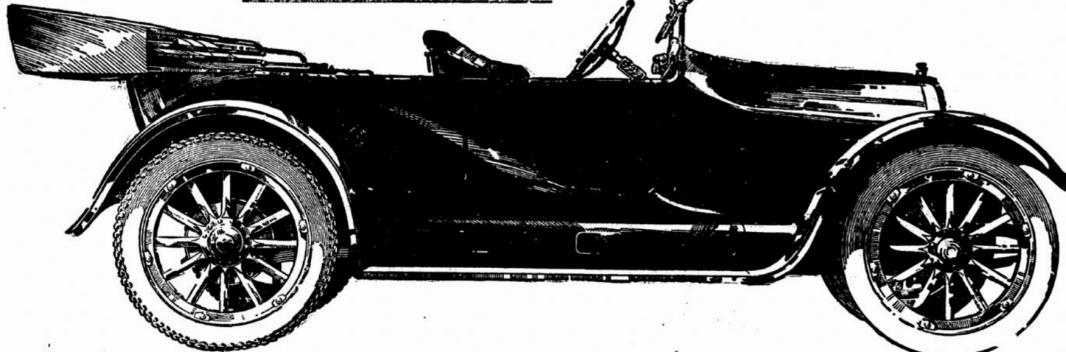
Corner 6th and Litchfield Ave.

Willmar, Minn.

The Willys-Overland Company

Toledo, Ohio.

"Made in U. S. A."



LOCAL SPORT DOPE

Foot ball practice began at the high school this year, earlier than in any previous season we are able to recall. The second day of school the boys were out booting and passing the balls. Later in the afternoon they even went so far as to line up for a short signal drill. This spirit augurs well for the success of the team.

Elmond Nelson has been elected captain for the 1916 team and should make good at the position. The veterans back for places are Elmond Nelson, Sanford Osmundson, Joe Chase, Carl Rasmussen, Joe Kvam, Ed. Cleve, Billy Gratz and Eddie Christofferson. These, together with the new material which has turned out for practice, should form the backbone of a strong team.

The first game of the season will be played on Saturday, Sept. 23, when the strong Litchfield team will be tackled on their home grounds.

Manager Evenson has been most successful in the most important part of maintaining a ball team, by good attendance and finishing the season with a good cash balance on hand, and this is generally a failure with most amateur teams throughout the country.—Litchfield News-Ledger.

Wha' d' ya mean, amateur team? A squint at the list of stars that have represented Litchfield this year would seem to put that word amateur in the background. Lorin Solon, Lefty Henry, Tom Gallogly, Joe Wrelsner,

Micky Lawler, Barrett and others aren't in the habit of playing the game for their health.

One on 'Choppie.' The Montevideo Commercial, in speaking of the ball game recently played between Monte and Walnut Grove, says "Choppie Dean, formerly with the Sisseton team, played at short, and put up a very bum article of ball."

NEW LONDON TIMES. Robert Livingston has arrived here from Fargo, N. D. He is the 8-year old son of S. D. Livingston and made the trip from Fargo to Willmar all alone.

Miss Sophia Tallakson and Messrs. Otto and Lowell Tallakson of Willmar, and Herbert Hauge of Chicago, visited at the Ole Fossum home last Thursday evening.

John Warkmark one of our tailors was at Willmar over Sunday making arrangements to have his household goods shipped to New London. The Warkmark family will occupy the rooms on the first floor of Mrs. P. A. Brogren's residence.

The creamery at Kimball was destroyed by fire Friday morning of last week. Loss \$2,000, insurance \$1,500. The institution had been sold by Ernest Nelson to Olat Westvig of Litchfield. The committee of his association drew up and Mr. Nelson will have to stand the loss.—Paynesville Press.

Peter Larson was a Willmar caller on Wednesday. * * * Mrs. Henry Jones, Miss Ingrid Samstad of Atwater and Mrs. James Sanderson of Willmar comprised an auto party last week that visited the Martin Olson family at Nevis. They returned home Saturday evening.—Atwater Press.

Read the "Want" Column.

Advertisement for Remington UMC guns, featuring images of various rifle models and promotional text about quality and modern ammunition.

Advertisement for Tanlac medicine, describing its benefits for various ailments like indigestion, headache, and general weakness.

Bloomquist-Erickson.

September 6 at four o'clock, the home of Mr. and Mrs. G. P. Erickson was the scene of a beautiful home wedding when their daughter, Ruth Bertina was united in marriage with William A. Bloomquist, son of Mr. and Mrs. Ole Bloomquist of Roseland. The ceremony was performed by Rev. E. O. Erickson of the Fallum Baptist church in the presence of about two hundred relatives and friends.

Man Killed at Howard Lake.

Yesterday afternoon about 4:30 occurred a terrible accident which resulted in the death of Isaac Parker, aged 89 years. Mr. Parker was on the north side of the railroad near the stockyards and started to cross the track when he noticed a freight train coming and turned to go back. He was too late, however, and the pilot beam on the engine hit him in the left side directly over the heart, knocking him off the bank onto the rocks along the lake shore and killing him instantly.

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Ask Your Grocer for McMurray's Quality Goods and write for Premium Catalog sent free by Wm. McMurray & Co., St. Paul

MAYOR HUME ASKS JUDGE COLLINS' REMOVAL

Files Charges of Nonfeasance in Office With Governor Burnquist and Asks Investigation. On Wednesday Mayor Hume filed with Governor Burnquist charges of nonfeasance in office against Municipal Judge J. C. Collins and asked that an investigation looking towards Judge Collins' permanent removal from office be made.

First Aid is Given Woman

Mrs. Mary Barnett Says Tanlac is the Only Medicine to Help Her.

St. Paul, Minn.—Sept. 11 Mrs. Mary Barnett, St. Paul woman of 412 Rondo street, believes Tanlac, the new medicine now being introduced here, is the best medicine she ever took in her life. "I simply felt tired out all the time," Mrs. Barnett said on August 24. "I was unable to sleep at night. I suffered from shortness of breath and my appetite was very poor."

Carlson Hall AT WILLMAR

Three Nights, September 21st, 22nd and 23rd with a new program, assisted by Miss Olga Lindgren, noted soprano singer from Minneapolis. They will also be assisted by a company from Minneapolis, presenting the cleverly worked out Swedish play, "Piperman I Knipan"

Advertisement for 'Ole I Skratthult' featuring a portrait of a man and text about a popular Swedish comedian.

Advertisement for Carlson Hall at Willmar, listing performance dates and details about the Swedish play 'Piperman I Knipan'.

Advertisement for Piperman I Knipan, a Swedish play, with details about the cast and performance schedule.