

# What's become of the prejudice against automobiles because they frightened the horses

NOW cars are everywhere. The horses have gotten used to them—and so has everybody else. Think of it! This year the American people will spend nearly a billion dollars on tires alone.

Tires are one of the biggest items on the car owner's bills.

Hardly a Saturday, when you motorists drop in to "tune up" for a Sunday trip, that one or more of you doesn't tell us something of value to our business. Sooner or later it comes back to you in Service.

Service is what the car owners of this community are looking for nowadays.

And especially the small car owners, who put service

first in figuring their motor-ing expenditures.

Just because a man has a moderate-price car is no reason why he should get any less service out of his tires.

We believe that the man with the small car is entitled to just as good tire service as the man with the big car—and both are entitled to the best tire service they can get.

That's why we represent U. S. Tires in this community.

And why more car owners—large and small—are coming to us every day for U. S. Tires.

Come in and talk to us about tires. We're here to help you get the kind of tires you want.

## United States Tires

Lundquist-Bergstrom Motor Co.

Willmar, Minn.

Victor Johnson,

Pennock, Minn.

**Green Lake Logs Shipped**  
Several carloads of logs have been shipped from the Green Lake woods to the new saw and door factory west of town and will be sawed into lumber.

**A Word From Wisconsin**  
Mrs. Thorwald Thorsen writes the Tribune from Janesville, Wis., that they are leaving that place for the summer. She adds, "Hoping that you elect Rev. Kvale for us."

**Ortonville People Here**  
N. J. Wilkins, president of the Pioneer Co-operative Store at Ortonville; Samuel Paulson, the manager; C. J. Stark and A. B. Kaercher, boosters of Ortonville, were in Willmar Friday and the Tribune acknowledges a pleasant call. Mr. Paulson is a Kandiyohi county boy, a native of Arc-tander.

Grant, Leonard and Joseph Jacobson autoed to Willmar Tuesday and brot back a new Cleveland automobile for the J. F. Jacobson Implement Company—Madison Guard.

A. M. Lindgren came home Monday from Hazel, S. D., for a couple of days' visit with his family here.  
Mrs. Gunter Haug left for Rochester Wednesday morning, where she will receive medical treatment.  
Mrs. Anslund who had been visiting her daughter at Sioux Falls, S. D., returned to her home Wednesday.  
Floyd Beckstad, of Omaha, Neb., returned to his home Saturday, after visiting his grand parents here.  
Edith and Delbert Peterson, of Sisseton, S. D., arrived here Sunday to visit their sister, Mrs. Hilbert Floren.  
A successful term of school closed here last Friday. Misses Ruth and Hilbur Gibson left for their home in Litchfield Wednesday.  
A silver wedding was held for Mr. and Mrs. E. G. Berglund last Friday evening at the Lutheran church. They were presented with a handsome silver set and \$35 in silver.—Kerkhoven Banner.

Miss Anna Marie Overby, daughter of Mr. and Mrs. Ole Overby and Mr. Oliver Bernhard Stene, son of Ole Stene, were united in marriage at Our Saviour's church Monday evening, May 17. Rev. B. S. J. Sund performing the ceremony with crepe to match, and carried a bouquet of white roses and ferns. The attendants were Misses Arnes Overby, Ella Stene and Messrs. George Stene and Albert Overby. Miss Clara Swenson played the wedding march.  
Following the ceremony a wedding supper was served to the bridal party at the home of Mr. and Mrs. Peter Halvorson at Lake Johanna. Later a reception was tendered at the Broomen Opera House.  
The young couple will make their home on a farm in Norway Lake, and the well wishes of all their friends are extended to them for a happy and prosperous wedded life.—Broomen Review.

Theodore Olson and wife and son of Atwater were visitors at the Geo. E. Peterson home a few days last week. The lady is a sister of Mrs. Peterson—Olivia Times.

Overby-Stene

Overby-Stene

Overby-Stene

**Majestic Theatre**  
Charles Hutchison does the most of his stunts in "The Whirlwind" with the aid of his trusty motorcycle. He does one big thriller, tho with a horse and carriage.

He is driving back from the county jail with a farmer pursued by "The Wolf" otherwise the villain. The villain shoots his pistol whereupon the horse starts, runs away, throws off the farmer, breaks the shafts and swerves to one side. Then the wagon heads for a precipice. The "Whirlwind" holds on, but the wagon runs down a steep hill, over the precipice, and then remains suspended over the very brink one hundred feet above the whirling waters.

"The Whirlwind" is shown serially on Wednesday evenings. Every reel is packed with thrills.

Bessie Barricade appears in a play within a play during the action of "The Luck of Geraldine Laird," the Robertson-Cole Superior picture which will be shown Saturday. First she is seen in this picture, which was made by B. E. Features, as a small town woman taking part in a "recitation" at a church bazaar.

She is seen that night, by chance, by a New York producer. She remains on his mind for months, and when he sees her later at work in a Fifth Avenue shop he recognizes her and engages her for the new show he is putting on.

An excellent cast of players interpret the various roles of "Behind the Door," the new Thomas H. Ince production for Paramount-Artcraft, which will be next Monday and Tuesday. This picture, for instance after a marvellous story is remarkable in many respects and affords Hobart Hosworth, the starring player, a highly dramatic role.

Jane Novak, the beautiful actress who has appeared in "Wagon Tracks" and several other William S. Hart pictures, is Mr. Bosworth's leading woman. Others in the picture include Ot-to Hoffman, Wallace Berry and J. P. Lockney.

Miss Ethel Smith, music teacher in our local schools in 1917-18, was here from Willmar Saturday visiting friends.—Broomen Review.

## BIG PICNIC JUNE 13 AT NORWAY LAKE

Shipstead, Mallon, and Possibly Townley Will be Among The Speakers

A big picnic is being arranged for at J. S. Christianson's place in Section 8, Lake Andrew, on the shore of Norway Lake, for Sunday afternoon, June 13. Among the speakers will be Dr. Henrik Shipstead, Capt. Mallon, H. S. Nelson and others. It is expected that A. C. Townley, who failed to make Willmar with his aeroplane, Saturday, will be able to make a visit at this picnic via the air route. Folks are advised to bring their lunches. The program will begin at 1:30 o'clock.

**Program at Christine**  
On Saturday evening, May 29th, a supper and the following program will be given at the Christine Lutheran church of Lake Lillian:  
Song—Audience.  
Scripture reading and prayer—Rev. B. O. Berg.  
Recitation—Esther Hedin.  
Recitation—Arthur Sundin.  
Violin Solo—Guy Nelson.  
Reading—Grace Dahl.  
Reading—Mrs. E. N. Hedin.  
Organ Solo—Grace Dahl.  
Recitation—John Sundin.  
Violin Solo—Guy Nelson.  
Reading—Florence Hedin.  
Speech—Rev. Arneson.  
Song—Audience.  
Remarks—Rev. B. O. Berg.

**FAHLUN BAPTIST CHURCH**  
J. S. Nordell, pastor.  
Ladies' Aid next Wednesday at 2 p. m. at the home of Mrs. John Aspaas. A program will be rendered by the Young People commencing at 8 o'clock p. m. Wednesday.  
Prayer and testimony meeting at 8 o'clock p. m. Thursday.  
Sunday school at 10:30 a. m.  
Swedish services at 11:30 a. m.  
English services he first and third Sunday at 8 o'clock p. m.  
There will be no services next Sunday evening, as we will participate in the services at Willmar Baptist church.

**Montevideo Boosters Here**  
The first trip to Willmar of the bus of the business men from Montevideo was made last Monday. This bus will run daily except Sunday when weather and roads permit and carries baggage, trunks and express packages. The bus leaves Montevideo at 7:00 a. m., and arrives at Willmar at 11:20; on the return trip it leaves Willmar at 1:10; arrives at Raymond at 2:20; Clara City, 3:10; Maynard 3:50; Asburg, 4:35; Wegdahl 5:00 and Montevideo at 5:30. Other routes will be in operation soon.

The following business men from Montevideo accompanied the bus on its first trip as "boosters": Fred S. McCargar, secretary of Merchants Association; Leroy Goar, Manager of L. Gates, Ladies' furnishings; J. B. Tomhave, druggist; Henry Johnson, Cal-menson Clo. Co.; Roy Haugen and Rob. Anderson, of Haugen & Anderson; Dr. Geo. A. Johnson, Dentist. The Tribune acknowledges a pleasant call.

**Accidentally Shot by Brother**  
John Frank, the twenty-year old son of Mr. and Mrs. Dominick Frank, resident a short distance north of Watkins, was accidentally shot in the hip by his brother a week ago Saturday. The young man was shooting gophers when the accident happened. The younger brother had reloaded the gun and was closing it when it went off. The bullet entered the older brother's hip who was standing only ten or twelve feet distant. He was rushed to a St. Cloud hospital where his condition is being treated for a long time.—Litchfield Review.

An invitation was extended to members of Bethel Commandery to attend initiation ceremonies of the commandery at Willmar, (preferably a voluntary system) who attended were: L. A. Snelling, S. E. Sebbins, Ole Bye, Hope, W. F. Cooke, Jr., N. Vinje, Walter Ferrell and John Linne. There were forty members present from the Litchfield commandery, and one hundred and twenty-five arrived on a special train from the Twin Cities.—Morris Tribune.

(Grove City Times)  
Miss Gerlie Rissdall visited with friends at Willmar over Sunday.

Mrs. John Olsson, who visited with relatives and friends here Monday.

**Wedding Reception**  
A grand reception was held at the E. S. Barker home last Sunday evening in honor of Mr. and Mrs. Leon Barker who were recently married at the bride's home in St. Paul. About seventy guests were present. An orchestra furnished music throughout the evening. Mrs. Henry Mathu sang a couple of songs and Hil-ary of St. Paul also showed his talent as a singer and with his humorous jokes he made a great entertainer. A bountiful supper was served at midnight which was greatly enjoyed, after which the guests departed wishing young Barker and his wife much joy and happiness. They will go to home keeping on the groom's farm east of Priam—Priam Cor., Raymond News.

(Clara City Herald)  
M. S. Carl went over to Willmar Saturday to see his new daughter, Mr. and Mrs. Otto Kuntz accompanied him.  
Miss Katherine Loehen went to Willmar Monday to meet Lidwina Weidner of Keesau and her sister Miss Regnie Weidner.  
Garret Damhof was over from Willmar last Saturday, working on a house, engaged in carpenter work, to get his Ford car which he had stored here.

(Meeker County News Litchfield)  
Mrs. Ernest Mattson was a passenger for Willmar yesterday noon to visit the A. E. Ernest family.  
Mrs. Jacob Wilson was down from Willmar the last of the week and visited with the Dr. Longworth family and other friends while here.  
Mr. and Mrs. Malcolm Cole and son were down from Willmar the first of the week visiting the A. A. Coles.  
Mr. Lundstad came down from Willmar the first of the week and has employment at the electric light plant.

Mrs. A. E. Swanson, who was a victim of ptomaine poisoning a couple of weeks ago left the hospital Friday and returned to her home in Harvey.  
**Graduates From Olivia H. S.**  
Among the Olivia High School graduates for 1920 are two members from this county. They are Leonard Strom of Thorpe and Mildred Tatting of Roseland.

**Program and Social**  
A program and social will be given in District 106, Friday evening, June 4th. Everyone is cordially invited to come.  
ALICE CLOUGH, Teacher.

**1920 TIB'S AUTO BOOKS**  
The Willmar Tribune has received a supply of the 1920 Tib's Auto Books of the Minnesota State Edition. Sent postpaid on receipt of price \$1.00. Tribune Printing Co., Willmar, Minn.

**Annual Meeting**  
The annual meeting of the Dovre & Mamre Insurance Company will be held at the Court House in Willmar on the 1st Monday in June (being the 7th) at 1 o'clock in the afternoon of said day.  
MAGNUS OLSON, Secretary.

**GUARANTEE OF BANK DEPOSITS DISCUSSED**  
Sunburg Minn., May 20th, 1920. Editor Willmar Tribune, Willmar, Minn.

Happening to be a member of an Interim Commission created by the last Legislature to study, investigate and report to the next regular session on the so-called Bank Deposits Guaranty System, I have given this question some study and thought and if you have no objection to publishing it in your paper I am pleased to present a few facts which I think favor the adoption of such a system in our state. I shall welcome criticism thru the columns of your paper from anyone who has different views on the subject. I might discuss the subject more in detail than I will attempt to do in this article, but for the present it may be sufficient. Banks exist for the accommodation of the public and not for the control of the public. If it is true that the banks exist for the accommodation of the public then it is also true that the public have a right to be assured of the protection of its deposits. For money is received on deposit by a bank in exchange for a promise that it will be returned to the depositor on demand, and surely the average depositor has no other motive for depositing money with a bank than being able to get it out again when he wants it. If he cannot get it out when he wants it, then the theory of banking is all wrong and banks do not exist for the accommodation of the public but for some other reason. The most efficient, in my opinion as well as the simplest plan to secure depositors is to enable (preferably a voluntary system) every state bank to subscribe a certain percentage of their deposits to a guaranty fund under the control of the State Banking Department. This fund to be used for no other purpose than to pay off the depositors of failed banks. Whenever a bank fails in this State Banking Department immediately takes charge. The first thing the Department does is to draw on the guaranty fund for a sufficient amount to pay off every cent that is due to depositors. Then proceeds (I am explaining it as it then proceeds) to liquidate the affairs of the bank and to pay off the guaranty fund. If there is not money enough in guaranty fund to pay off the depositors in full, the Banking Department is authorized to make assessments in every bank that have come in under the law until he gets enough to pay in full. In states where the guaranty law is in effect a great many national banks doing business in those states, have surrendered their national charters in order to become state banks. Insurance of bank deposits is the only form of insurance which is not in use in the commercial world. It is in use only in a limited sense. Whenever the United States Government or any state, the county or the city, puts money into a bank and the bank puts up a bond to secure that money. That money is insured. Why is it that the other depositors are not insured? The theory of insurance is that all who are exposed to a common danger shall bear the loss which by reason of misfortune, falls upon one of the number. If every depositor in a bank contributes proportionally to a depositors' guaranty fund, the loss sustained by reason of the failure of the bank would be borne by all, and the depositors would not suffer. In full, the Banking Department would increase to such an extent that the interest in full, the Banking Department would pay their premiums to the guaranty fund. The guaranty fund would be increased to such an extent that the insurance in states where the guaranty system prevails. The argument is being advanced that the present guaranty system would make it impossible for a prudent and conservative until the bank which he is insuring fails. When the maker of a note fails to pay it, does the banker hesitate to force the indorser to pay? On the ground that it would be making a prudent man pay the debt of a man who is not prudent? The insurance of bank deposits as before stated is the only form of insurance that is not in general use in the world of commerce. Today the man who does not insure his life for the protection of his family after his death, is looked upon as being very imprudent. The owner of a ship would not think of allowing his vessel to set to sea, laden with a valuable cargo, unless such was insured against loss by fire is the rare exception to the rule. What value is there, then, why people who deposit their money in banks should not be protected by the same as a man, widow and children or his house. Opponents of the guaranty of deposits must look the question squarely in the face. They have to rebut the argument that in every instance where it has been tried it has proven a success. In the state of Oklahoma, for instance after the Bank had been in effect but four months over 60 banks had come under the provisions of the law of which were national banks. In that time the deposits of these banks increased four million dollars and the deposits of banks which had not complied with the law, decreased over one million dollars. A great many of the depositors withdrew their money from the unsecured banks and put it in the secured banks, in spite of the fact that a higher rate of interest was offered by the unsecured banks. Several states, notably South Dakota, Oklahoma, Texas, Kansas, Nebraska and North Dakota have adopted the Bank Deposits Guaranty System. The Kansas law with some modifications appears to me as being the most desirable to adopt for our state.

E. A. GANDRUD.

# Making the Shoe Fit the Foot

ONE of the outstanding features of the efficiency of the Standard Oil Company (Indiana) is its ability to expand to meet conditions.

In 1919 there were 1,434,909 more motor vehicles in the United States than in 1918.

This enormous increase in automotive power made necessary a vast increase of distribution facilities in order that your car, wherever it might be, should never lose its usefulness because of an empty gasoline tank.

The Standard Oil Company (Indiana) anticipated this increasing demand and met it amply in the eleven states it serves with a fleet of 4306 motor trucks, a caravan of horse-drawn wagons, and a little army of 530,000 iron barrels, so that even in remote districts no tractor, truck or pleasure car, need be without fuel at any time.

Take into consideration the fact that of the 1,434,909 new motor vehicles put into service in 1919, approximately 573,964 went to farms, and you will appreciate the necessity for this vast distributive system.

The Standard Oil Company (Indiana) appreciates that the automobile has passed from the realm of luxury and has become an essential, and that gasoline to run it has become an industrial necessity.

The Company takes pride in the fact that it has met this need in the spirit of service, that it has been keen in anticipating the wants of the public, and efficient in satisfying them through the most perfect distribution system in the world.

**Standard Oil Company**  
(Indiana)  
910 S. Michigan Ave., Chicago

**Dr. IVER S. BENSON**  
Special Attention Given to  
SURGERY, X-RAY, EYE, EAR, NOSE and THROAT  
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WILLMAR, MINNESOTA

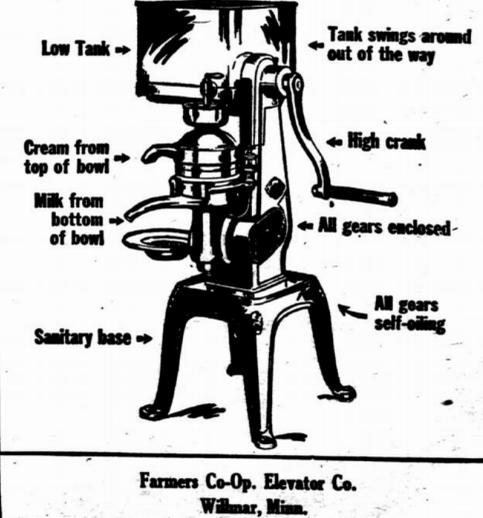
**CASH--PAID FOR JUNK--CASH**  
HIDES, FURS and POULTRY WANTED—People of Willmar and vicinity always wait for housecleaning time to gather their rags, rubbers and metal. Get them ready, phone me, and I will call for them. I advise the country people to bring in all their junk. I also buy hides, fur and poultry at any time. I have no other buyer.  
508 Litchfield Ave. W., Phone 434, Willmar, Minn. J. J. RIVKIN

## Something New for Something Old

We have just made a special deal with the manufacturers, and if your old separator is getting worn, is too small, or if you made a mistake in buying a cheap separator which does not skim clean, we can give you a good price for your old machine in part payment on a

## Great Western Separator

if you will come in and see us at once while this offer holds good. The Great Western separator skims full capacity in either cold or warm milk and gets all the butter fat. It is simple in construction, runs easy on adjustable ball bearings. It is easy to keep clean and sanitary. All this is proven by years of satisfactory service.



Farmers Co-Op. Elevator Co.  
Willmar, Minn.

## HOW LONG WILL IRON MINING LAST IN MINNESOTA?

50 Years — (if there is a tonnage tax)  
1250 Years — (if there is NO tonnage tax)

Minnesota has a comparatively small amount of high grade iron ore—1,400,000,000 tons that is now commercially valuable, the state tax commission says.  
But Minnesota has an enormous amount of low grade iron ore—variously estimated at from 35 Billions to over 100 Billions of tons (the Federal Geological Commission says 72 Billions of tons).  
The Minnesota iron ore that is now commercially valuable will last about 50 years. Its low grade ore, if they can be developed, will last from 1,000 to 2,000 years.  
Minnesota's iron ore is now taxed higher than any other form of property—50 per cent higher than farm lands, 100 per cent higher than household goods.  
A tonnage tax on top of the present high tax will make the development and mining of Minnesota's low grade ore impossible.

Shall we levy a tonnage tax and kill the iron ore industry in Minnesota in a few years or shall we develop the iron ore industry of the state and collect millions every year for CENTURIES?

Published by MINNESOTA FAIR TAX ASSOCIATION  
Drop postal to Room 212 St. Francis Hotel, St. Paul, and get detailed proof of above.  
Do you believe in fair taxation? Join the association. Help it along. Memberships \$1.00 each.