

ST. CLOUD AGAIN BOWS TO LOCALS

St. Cloud Loses Game to Willmar on a Safety When Monson Blocks Punt

Coach Schropp's men of St. Cloud were defeated by Willmar in the game played on Saturday at St. Cloud by a score of 8 to 6. Both teams played a hard and clean game even though the weather was a little disagreeable.

Willmar started the game by taking the ball down the field with the two Johnson halfbacks and Linn and Davis carrying the ball. Davis finally plunged thru for a touchdown in the early part of the game. "Booka" Westgard failed to kick goal. The ball was then kicked by Willmar to St. Cloud. St. Cloud was nailed for a loss on a right end run. Daubanton made two yards around right end. Olds punted 25 yards and Davis received the ball. Linn then dashed thru for 10 yards. The ball bounced back after a kick by Westgard but he recovered it. Maynard Johnson made 1 yard with Davis adding five more by a right end run. The two halves then carried the ball but lost it on downs. Daubanton made 2 yards thru the line and Vicker lost 2 yds. St. Cloud was penalized 5 yards for being offside. Hicks made 2 yds. Monson tackled Ficker on the 5 yard line. Melville downed the punt from St. Cloud on the 20 yard line. After a few plays which failed to gain much ground St. Cloud received the ball when Willmar failed to make her yards. A pass was tried by St. Cloud but was incomplete. St. Cloud kicked to Willmar's 42 yard line which ended the first quarter.

Willmar started the second quarter by gaining 20 yards. Melville made 18 yards by a right end run. He also added 2 yards thru the line. Westgard kicked to 20 yd line. Vickers broke loose and made 10 yards around right end. St. Cloud was again penalized for being offside. Fickers 3 yards. St. Cloud punted 30 yards and Maynard downed it. Melville made 4 yards thru line. Westgard punted to 25 yd line. Ficker made 2 yds on right side of line. A pass brot them to the 30 yd line. Willmar was penalized 15 yards after St. Cloud had made a few gains which put the ball on the 5 yd line. The strength of the Willmar line was shown when St. Cloud could not advance the ball farther than the one half yard line in four downs. Davis then called Linn back ready to punt then he took the ball himself and made 14 yards thru center. Willmar then kicked to where the ball would be out of danger.

In the third quarter St. Cloud kicked to the 30 yard line. Linn made 5 yards. Peterson made 10 yds around left end. Johnson 1 yd. Westgard kicked to 15 yd line where Fickers downed it. St. Cloud kicked to the 40 yard line. Daubanton got the ball and Benson tackled him on the 30 yd line. St. Cloud was penalized 10 yds. St. Cloud kicked to Maynard on the 40 yard line. A pass from Davis to Wright was incomplete. St. Cloud kicked to Maynard who returned the ball on the twenty yard line. Peterson started the last period by making 6 yards around right end on a cross buck. Westgard kicked to the 10 yard line. In this period Willmar won the two points that gave her the game when Monson blocked a punt and St. Cloud downed the ball behind the goal thus making a safety for Willmar. Fans who were cheering for both sides held their breath for the last two minutes of play when they watched the aerial attack of St. Cloud not knowing when one of the players would receive one and get loose for a touchdown.

Davis for Willmar played a hard game. On one brilliant play he ran 30 yards before he was tackled by Ficker. St. Cloud's star halfback. The two Johnsons, Maynard and Melville, were able to gain much ground. Maynard caused St. Cloud lots of trouble by intercepting some of their nice passes.

Linn at halfback played a whale of a game on the defensive and also was good at kicking. Willmar's line had much to do with Saturday's score as very few men got thru them and many times the opponents were driven back when the speedy linesmen got in before the Granite City backfield was fairly started. Randall Peterson at left end was used in many cross buck plays which always netted his team a nice little gain. Olson also played a good game when he relieved Melville Johnson at left half. For St. Cloud Ficker and Daubanton and Hicks were their stars. Neuns and Anderson made good gains on their passes.

The lineups:

Willmar	Pos.	St. Cloud
Peterson	LE	Coates
W. Johnson	LT	Neuen
Larson	LG	Becker
Monson	C	Barr
Wright	RG	Rengele
Benson	RT	Gotten
Westgard	RE	Anderson
Davis	QB	Hicks
May. Johnson	RH	Ficker
Linn	FB	Olds
Mel. Johnson	LH	Daubanton

Referee: Lawler, University of Minnesota.

Subs: Martini for Gotten; Larson for Rengele; Olson for Mel. Johnson.

—New fall suits and overcoats for boys. \$4.65, \$5.25, \$6.35, \$7.65. Hoaglund & Diffendorf, spot cash clothiers.

EASTERN STAR SCHOOL A SUCCESS

School of Instruction Declares Banner Event. 160 Attend Exercises

The School of Instruction of the 15th District of the Eastern Star was held last Friday afternoon and evening and was pronounced a decided success. Over one hundred and sixty members of the order attended the exercises. Of this number some one hundred were from Willmar. Atwater had a delegation of 30 members present, St. Paul four, Benson 12 and Raymond 12. Two members of Grand Forks who chanced to hear of the school also attended. Four members of the Minneapolis chapter but residing in this locality, also were present.

All officials invited to come were present with the exception of the Grand Patron.

During the afternoon the opening and balloting was exemplified by the Willmar Chapter and the examination of visitors by the Benson chapter.

The banquet held at 6:30 was thoroughly enjoyed by all and a splendid menu was served the guests.

In the evening at 8 o'clock Grand Sentinel Herman Swanson of Atwater was installed. The Atwater chapter presented Mr. Swanson with a traveling bag.

The initiation of four new members from Willmar was held and the closing was exemplified by the Willmar chapter.

BAPTIST YOUNG PEOPLES

What? Devotional & Bible Study Meeting.

Where? Baptist church.

When? Friday evening, Oct. 13th.

The program:

Song Service.

Scripture reading.

Topic: Making the Most of Ourselves. Eph. 4:11-16.

Why make the most of ourselves, Emil Lundquist.

How make the most of oneself, Joel Thunstedt.

Vocal duet, Irene Stephens, Ruby Boom.

Vocal trio, Eleanor Linman, Frances Nelson, Mabel Munson.

"A Forward Step." The President.

Everybody welcome.

WCTU

The WCTU will hold their regular meeting on Tuesday afternoon, October 17th, at the home of Mrs. Christ Kallevig, 806 4th St. West.

Mrs. Ida Stromert will conduct devotional and Mrs. Anna Ekdahl will be the leader. Topic: "Mothers Meeting."

NO OCTOBER MEETING

There will be no regular October meeting of the Central Parent Teachers Association. A get acquainted party for all teachers and parents of children attending any of the city schools will be given instead.

WILLMAR SHOE SHOP

Formerly The SHU-FIX

We are prepared to handle all kinds of shoe repair work. We do first class work with first class material.

FRED HOLTER, Prop.

Mr. Holter has given service at this shop since it first began to do business in 1917.

THE WILLMAR HOSPITAL AND CLINIC

COR. Becker Ave. and 4th St. W. Tel. no. 122.

Staff:

B. J. Branton, M. D.

P. C. Davison, M. D.

E. H. Frost, M. D.

A. F. Branton, M. D.

R. J. Hodapp, M. D.

Clinic Office: Bonde Block.

Cor. Litchfield and 4th St. W.

Tel. 714 and 715

Charles Wallin, Financial Secretary.

KANDIYOH COUNTY BANK

Organized in 1879 and is the second oldest State Bank in Minnesota; became a member of the Federal Reserve System in 1918.

Transacts a general banking business and solicits all desirable accounts, offering courteous service from experienced officials.

J. F. MILLARD, Chairman. P. B. HONG, President.

GEO. H. OTTERNESS, Vice President.

N. H. TALLAKSON, Cashier.

A. STRUNNESS, A. E. NORDSTROM.

Assistant Cashiers: L. E. Noren, Auditor.

LOAN ASSOCIATION PLANS LOCAL BRANCH

Mr. Ellingson of St. Paul Here to Organize a Board

Carl H. Ellingson, a former well known Willmar boy, is a local visitor this week. He is here primarily with a view of trying to interest some of the leading local business men in the organization of a local board as a branch of the Minnesota Building and Loan Association, of which organization Mr. Ellingson is auditor. Mr. Ellingson is an experienced loan man, having for eight years been office manager of one of the largest Loan and Insurance companies in Spokane, Washington.

The Minnesota Building and Loan Association is under supervision of the State Bank Department and has obtained permission from that department to carry on operations in 21 of the leading counties of the state, among which is included Kandiyohi County.

It is the plan of the Association to organize local branches to pass upon loans and other local matters. In this way their activities take on the aspect of a local organization, and yet the advantage is had of connection with a large and strong central organization.

Willmar is the sixth outside city being thus organized along these lines.

White Bear, South St. Paul, Anoka, Litchfield and St. Cloud having already been organized. In Litchfield Mr. Ed Stetten, formerly of Willmar and now of the First National Bank of Litchfield, has been appointed local representative for that center.

The plan has none of the earmarks of a stock selling plan. Primarily the object is to facilitate home building in this community, and to provide means for that purpose under terms within reach of all. The Association operates on the co-operation plan, the same as has been followed so successfully by Building and Loan Associations thru out the eastern states during the past fifty years or more. Statistics recently issued by the Bureau of Housing of the Department of Commerce show over 5,800,000 persons to be present members of Building and Loan Associations in the United States and that such Associations have combined assets of over three billion dollars. Under this plan every borrower becomes a member and the money thus accumulated helps to liquidate the principal and reduce the interest rate.

The function of such associations does not in any way interfere with the field of the ordinary banking institution as the credit catered to by Building and Loan Associations cannot be given by banking institutions for such bodies necessarily must have obligations that are in a more liquid form, long term building loans, payable in monthly installments being considered "frozen credits."

Owing to the fact that the Association operates also in industrial centers

FAHLUN

Oct. 11—The following guests of Kerkhoven were entertained Sunday at the C. G. Elmquist and C. E. Erickson homes: Mr. and Mrs. Henry Halverson and family, Mr. and Mrs. Adolph Johnson and family, Mr. and Mrs. Theodore Johnson and family, Mr. and Mrs. Willie Broberg and family, Mr. and Mrs. Albin Broberg and family, Gust Broberg, David Broberg, and Miss Esther Nelson of Hancock.

Mrs. Albert Dahlin assisted at the C. A. Berg home a few days. Miss Florence was on the sick list.

Oscar Erickson's of Kandiyohi were visitors at the Ed Magnuson home on Saturday.

Carl Klint's, Walter Klint and Chas. Lundquist were entertained at the Frank Hawkinson home Sunday.

Ralph Erickson made a pleasant call at Swan Swenson's Sunday.

Frank Johnson and son Walter moved to Minneapolis Monday morning on a business trip, returning the same evening.

—Lost, a raincoat 3 weeks ago on road from west end of Kandiyohi Lake to Kandiyohi. Finder return to Ole E. Erickson, Rt. 1, Svea.

Mr. and Mrs. C. G. Elmquist and family and Miss Emma Noid visited with friends at Litchfield Monday.

Gothard Blomquist from north of Kandiyohi assisted Ed Magnuson with corn picking Tuesday.

Mr. and Mrs. C. E. Erickson visited at C. A. Berg's Monday evening.

SOLD PROPERTY

Mr. and Mrs. Victor Klingenberg this week are moving into their new rooms on Fifth St. South. Their residence property at 621 Third St. South was sold by them last week to Fred Smith Jr.

FIREMAN INJURED

Hyman Wineberg received a crushed hand while on duty as fireman on Monday. He was trying to make the stoker work when his hand was caught and crushed. He was taken to the Willmar Clinic where his wounds were dressed. The accident happened near Morris.

—Mr. and Mrs. J. N. Dorsey and daughter of Dassel spent Sunday of last week visiting with relatives in this city.

FORMER WILLMAR MAN DIES ON TRAIN

Harry Wm. Pierce Died on Train While Coming From St. Paul on Monday

Harry Pierce, well known here, died on Train No. 13 on the way from St. Paul on Monday afternoon as he was returning from an over Sunday visit with his family in St. Paul. Mr. Pierce is an engineer on the Great Northern railway and he and his fireman, Walter Jones were on the way to Willmar to take an engine out of here. As the train arrived at Atwater Mr. Jones was startled to discover that Mr. Pierce had passed away. The body was taken off the train at Willmar by Andrew Peterson, Coroner J. C. Jacobs pronounced the death due to a case of acute cardiac dilation. The body was shipped to St. Paul Tuesday afternoon. John Nygaard and Paul Overgaard had charge of the corpse. The funeral will be held in St. Paul on Thursday.

Harry William Pierce was born in Wisconsin on July 28, 1872, and for the last 16 years he and his family have been residents of this city. This fall the family moved to St. Paul where they now make their home. The deceased was well known in this community and was a railroad man during the time he lived here. The bereaved family has the sincere sympathy of those that knew him.

When Going Shopping — Always Remember First, Last and All Times.

MANUFACTURER'S OUTLET STORE

430 Benson Ave. W.

SPOT CASH CLOTHIERS

Hoaglund & Diffendorf

We Sell For Cash We Sell For Less

CLOTHING SHOES FURNISHING

FIRST ANNUAL SALE

Used Automobile Bargains

One Ford Truck, With License \$150.00

One Ford Truck, With License \$135.00

One Ford Touring, With License \$140.00

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All Used Chevrolet Cars Have Been Sold

Energy Filling Station

Open Day and Night

Telephone 466

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BUILDING & LOAN ASSOCIATIONS

Termed "True People's Bank" by Herbert Hoover, Sec'y of Commerce

The following is copy of letter recently written by Mr. Hoover, Sec. of Commerce, wherein he very strongly endorses Building and Loan Associations:

Mr. H. F. Cellarius, Secretary, The U. S. League of Building and Loan Associations, Cincinnati, Ohio.

My Dear Mr. Cellarius:

On the occasion of your annual meeting in New Orleans, may I thru you, express to the building and loan associations of the United States my sincere hope that their work may greatly extend during the coming year.

Your associations, true peoples' banks, popularly controlled and locally managed, have sprung up voluntarily thruout the country. Thru the system of weekly or monthly deposits by their shareholders they encourage thrift thruout the nation. Thru the system of amortization, in which the building and loan associations were the pioneers, they have made their assets sound and worthy of confidence. Thru loans principally upon homes, they are an instrumentality not only in solving the housing problem, but in developing self-reliance of our citizenry.

It is my earnest desire that the building and loan associations of the United States should be encouraged by the public-spirited citizens in every locality.

Yours faithfully,

(Signed) Herbert Hoover.

—Advertisement.

GAVE GOOD TALK

At the October meeting of the Spicer Community Club last Friday evening, Rev. J. R. McCullough delivered a very interesting and practical address on the theme "At the Foot of the Rainbow." The lecture was instructive and thoroughly enjoyed.

GLASSES FITTED

Broken lenses replaced, repairs required. First class optical work guaranteed.

C. H. ANDERSON, Registered Optometrist, with Anderson Bros. & Co.

IN LOVING REMEMBRANCE

In loving memory of the late Joseph F. Foreman who passed away one and a half year ago today, Oct. 12, 1921.

Just a year ago today dear husband and father, since you left us I'll be blind.

Many a sad day has gone, and many a tear been shed.

We are longing to meet you again.

Where sorrow will be unknown.

Where no tears will fall and where we will never part.

Mrs. Lena Foreman and Family.

SOLD HOUSE

Harry Holm sold his residence on Litchfield Avenue between 21st and 10th Streets to Harry Hale in a deal closed last week. The consideration was \$13,000. The deal was made thru the Exchange Land Company.

J. E. Erickson returned to Willmar on Monday evening of last week after spending the week end at his home in Benson.

A Good Physic

When you want a physic that is mild and gentle in effect, easy to take and certain to get, take Chamberlain's Tablets. They are excellent.—Adt. Oct.

G. A. Stark Funeral Director

Both Home and Motor Hearses

DEWEY JOHNSON Licensed Embalmer

Phones 84F2 and 84F3

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E & E

WE FIT THE HARD TO FIT

And Suit the HARD to SUIT

Men's Clothing Boy's Clothing

KINGDOM OF DENMARK

5% REUNION BONDS OF 1919

Issued and Outstanding 145,000,000 kroner

Interest payable March 1 and September 1

Coupon books in denominations of Kr. 1,000, 2,000 and 5,000

Coupons may be collected at our office at prevailing exchange rates

Irredeemable before 1942, thereafter by 100 equal semi-annual drawings at par. Final maturity 1992.

Denmark's "Liberty Loan" Province of Slesvig to Denmark. The direct obligation of the Kingdom of Denmark, probably the most highly developed food producing and dairying nation in the world.

Non-callable Being non-callable for twenty years the holder has every advantage to be gained from the world-wide movement of advancing bond prices. Bond prices in Denmark are now moving upward much as the prices of Liberty Bonds did here a year ago.

Danish Krone The present value of the Danish krone is about 21c. Normal value 26.8c. The gradual recovery in agriculture, commerce and shipping which has restored the Swedish Krone to parity with the dollar bids well to do the same for the Danish Krone.

Investment Opportunity On basis of pre-war prices for Danish bonds this 5% bond would sell in Copenhagen at 105 which with exchange at normal rates would give the American holder of a 1,000 kroner bond a resale value of \$214.00

Present cost \$214.00

Profit 45% \$97.00

Resale value, kroner at normal and bonds at par in Copenhagen \$268.00

Present cost \$214.00

Profit 25% \$54.00

Consult your banker, wire or write us today. Descriptive circular on request.

Lane, Piper & Jaffray, Inc.

First Nat'l-Soc Line Building, Minneapolis, Minn.

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