



Every Life has its December.

In the spring time and in the harvest time of your life, while you have vigor and the power to earn, put a goodly portion of the money you make into the bank.

Then when life's December comes you can enjoy a comfortable old age and meantime you will feel happy—because you are making financial progress.

Save REGULARLY.

We will welcome your account.

Farmers Security State Bank Willmar, Minn.

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Certain newspapers, whose editors pride themselves on being superior to their average fellowmen, are now giving an exhibition of how much respect they have for the judiciary. The people in the Twelfth Judicial District took a decided notion that they wanted to elect an attorney for judge who was not the choice of the most of the lawyers in the district and such man was elected with a big vote to sit on the bench for a period of six years. Instead of accepting the result as good Americans and making the best of it, these newspapers are ridiculing and throwing aspersions at the new judge. Would it not be more becoming, boys, to be a little decent in this matter? As far as we are able to learn Judge Baker is a good Christian gentleman whose honesty and sincerity to do the right has never been questioned. He must have legal knowledge or he would have never been admitted to the law-

The Eighteenth Amendment will survive.

SECRETARY MELLON'S DIAGNOSIS AND REMEDY

Secretary of the Treasury Andrew Mellon's report to Congress contains the following outstanding points:

The country already is suffering from a scarcity of labor, due to immigration restriction and the general resumption of industrial activity, with the consequence of higher wages than last year and greater manufacturing costs.

The railroads are suffering from undermaintenance and inadequate equipment, and are unable to meet the demands of business.

Farm products are selling too low at the farm and too high at the distributing centers.

The country has increased its gold supply more than \$1,000,000,000 during the last two years and this has tended to increase speculation and unnatural expansion of business.

The unsettled condition in Europe is endangering the foreign markets for many of our products, and business in this country cannot progress without foreign markets.

The treasury believes by keeping its house in order, it can best aid Europe at the present time.

Further issuance of tax exempt securities, which now total approximately \$11,000,000,000 and are increasing at the rate of \$1,000,000,000 a year should be prohibited by constitutional amendment.

Every effort is being made to speed the collection of back taxes.

Custom receipts during the year ending June 30, 1922, although the low democratic tariff was in effect, totaled \$357,544,712, the greatest in the history of the country.

The value of Liberty bonds has increased \$2,500,000,000 since the low marks of 1920.

The Secretary's main remedy proposed for curing the ills under which the country suffers is to cut the surtax on big incomes fifty per cent.

BANKERS ADOPT RESOLUTIONS

"Bankers are getting behind wheat pricing," declares the December issue of the National Leader in an article setting forth the results of an inquiry addressed to country bankers.

John F. Sinclair of Minneapolis, who is interested in a chain of country banks, has taken the lead in ascertaining the bankers' sentiment on this measure, first proposed by A. C. Townley. Mr. Sinclair is reported to have a large stack of replies from country bankers almost unanimous for emergency legislation to stabilize farm prices.

It thus appears that sentiment for reviving the government grain corporation is more wide spread than one would judge from the newspapers and the explanation probably is that the big banks, bound up with grain speculation, have used their influence to keep this all-important news out of the daily press. The National Leader quotes the following as an indication of the response from country bankers to Mr. Sinclair's questions:

"November 23, 1922. 'John F. Sinclair, 'Minneapolis, Minn. 'Dear Sir: 'Last evening the Griggs County Bankers' association held a meeting in this city which was attended by 30 bankers of the county. 'At the meeting a resolution was unanimously adopted to be forwarded to our representative in congress, Senator Norris and Secretary McFadden of the North Dakota Bankers' association. 'I am going to forward you here-with a copy of the resolution in order that you may know what was done at our meeting. 'Yours very truly, 'Martin Garlid, 'Cashier.' GRIGGS COUNTY BANKERS URGE \$2 FOR WHEAT - The resolution adopted reads in full as follows: 'Whereas a very serious crisis ex-

ists through the agricultural districts of this country in that the market price of wheat for the past two years has been far less than the cost of production, and

"Whereas Griggs County, N. D., is wholly an agricultural community devoted principally to wheat raising, and that during the war the farmers were encouraged to extend operations and others to extend credit to them for the furtherance of agriculture and especially the raising of wheat, and

"Whereas the price deflation of farm products has not been followed by a proportionate reduction in the cost of production, the result has brot the farmers to a point where they can no longer continue operations unless some immediate relief is provided, and

"Whereas the benefits given by the war finance corporation are not underestimated, but that legislation extending credits or lowering interest rates is of no further material benefit, but that agriculture must receive a price for wheat large enough to cover cost of production, and pay taxes and interest and at least a partial reduction of debts already contracted,

"Be it resolved, that we, the bankers of Griggs County Bankers' association, demand that congress immediately enact emergency legislation that will guarantee a minimum terminal price of \$2 per bushel on wheat. We feel that this is absolutely necessary to encourage the farmers to continue raising food for the rest of the world. 'OSCAR GREENLAND, 'President. 'THEO. A. MARQUARDT, 'Secretary.'"

THANKS TRIBUNE

The United States Civil Service thru its secretary John Doyle has in a message received at the Tribune office expressed their thanks to the Tribune for its publication of items regarding the civil service examinations at the local postoffice. The Tribune realizes the news value of these items and also wishes to co-operate with the government along these lines. There has been some agitation to urge the government to become an advertiser in the newspapers of the country but this movement has not progressed far as yet.

CRITICALLY ILL IN TEXAS

Mrs. Eben E. Lawson was stricken with an attack of pneumonia after arriving to Austin, Texas, where they expected to sojourn this winter. Mrs. Lawson has passed the critical point in her illness but it has left her in a weakened condition. Their address is 700 West Sixth Street.

WORK ON NO. 4

Trunk Highway No. 4 which passes thru Willmar and thru this county will be improved near Brainerd according to contract which may be let soon. A tentative contract to the Schmit Construction Company of Brainerd at \$12,000 calls for nine miles of graveling to be done.

COMMUNITY CLUB

The Kandiyohi Community Club will hold its regular meeting at the Whittier School Friday evening, Dec. 8, 1922. The students of the Whittier High school will render the program. Lunch will be served. Everybody welcome.

CONVERTING WAR SAVINGS STAMPS INTO CERTIFICATES

Postmaster Forsberg Explains New Proposition to Tribune Readers

Arrangements have been made for paying or converting the 1918 issue of War Savings Stamps thru the Federal Reserve banks. The government offers the following propositions to holders of savings stamps:

You may exchange your stamps for the largest amount of Treasury Savings Certificates they will buy, and receive the balance in cash. For instance, if you have 30 War Savings Stamps, the maturity value of which is \$100, you may take a Treasury certificate with a maturity value in five years of \$100, the present price of which is \$82, and receive \$18 in cash.

You may take the \$100 certificate as above and by remitting \$2.50 cash with the surrendered stamps you would get a \$25 Treasury certificate.

In case you do not desire to re-invest in government securities, you will receive cash for the whole amount.

All new certificates will be dated Jan. 1, 1923, and will mature Jan. 1, 1928. For the cash payments checks will be mailed by the Federal Reserve bank so as to reach the owner about Jan. 1.

It is earnestly hoped that as many as possible will take advantage of the Treasury Certificate proposition. It is an absolutely safe investment, paying four per cent compound interest. In case of necessity it can be cash-

ed at any time, with a reduction in interest rate.

Stamps not registered may be handled thru any banks doing business with the Federal Reserve banks. Registered stamps must be handled thru the postoffice where they are registered. You can present your stamps at any time now, receive an interim receipt from postmaster or bank, and get your money about the first of the year. On account of the heavy business at the postoffice the latter part of this month it is earnestly hoped that all holders of registered stamps of the 1918 issue will bring them in before Dec. 15. Do not send them by anyone else, as you must be present to sign them in the presence of the postmaster or his assistant.

A. O. Forsberg, P. M.

WORK ON NO. 10

On Trunk Highway No. 10 which passes from East to West in Kandiyohi County, work will be done next spring on the road between Benson and Clontarf. This is a stretch of six miles where graveling will be done. The tentative contract has been let to the Scully Construction Co. of St. Paul at \$23,000. A bridge will be constructed on No. 10 near Maple Plain. It will be a 10 by 6 foot box culvert on timber piling.

BABY BORN

Mr. and Mrs. H. A. Helmer are the proud parents of a baby girl born on Monday, Dec. 4th.

A GOOD LECTURE

Ole K. Kverne Entertains Audience Under Boy Scout Auspices on Friday Evening

The stereopticon lecture by Ole K. Kverne under Boy Scout auspices on the title of "Lands of the Midnight Sun," was attended by an audience which comfortably filled the Masonic Temple basement. The Scouts view the lecture as a success. The audience enjoyed the splendid views of Norway, Sweden and the Klondike and the remarks by Mr. Kverne about those countries. Especially interesting were the pictures and remarks of Mr. Kverne about the life in the Klondike in the gold rush days of 1897.

Mr. Kverne lectured at Litchfield last evening under the auspices of the Swedish Lutheran church. He is traveling thru the country delivering these lectures.

Mr. Kverne desires to thank all who made his visit pleasant in Willmar.

LONESOME WITHOUT TRIBUNE

Arlington, Wash., Nov. 27, '22 Editor Tribune: Dear Sir: Enclosed find check for two dollars. Please send us your paper as we are Kandiyohi county people. We get lonesome without the Tribune.

Yours truly, C. T. STARLUND.



At the Ladies Store We have a number of very useful

Gifts for Christmas

Silk hose, gloves ribbons, bed room slippers, silk petticoats, fancy work Christmas cards

The Ladies Store Cor. Litch. and 5th. Willmar, Minn.

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.

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