It is a pleasure to us to have boys and girls come into our bank

To encourage young people to practice thrift we will accept their deposits, however small they may be.

The sooner a boy earns, saves and banks his FIRST DOLLAR the sooner he begins his life's success.

Success is impossible without saving. We trust that every parent in our community will see that every one of their children will have a bank account next Christmas day.

We will welcome your account.

Farmers Security State Bank

Willmar, Minn.

WILLMAR TRIBUNE

Established Feb. 19, 1895.

Published every Wednesday at the Tribune Building, 311 Fourth Street South, Willmar, Minn., by Victor E. Lawson, under the firm name of Tribune Printing Company.

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THE TRIBUNE PUBLISHES ALL OFFICIAL MATTERS OF COUNTY AND CITY.

New Rates, Effective Jan. 1, 1920

One year in advance	$2.00
Six months	1.00
Three months	.60
Three years in advance	5.00
One year to Canada	2.50
One year to other foreign countries	3.00

All subscriptions are now discontinued on expiration unless sooner renewed. Please renew promptly to avoid being cut off.

Advertising rate card will be sent on application.

UNION LABEL 1

RAILWAYS OR GAMBLES

In tackling transportation the first thing, President Harding shows a true understanding of some of our underlying difficulties. Of course, there is something still more underlying, but it does not often come to the surface in political discussion. The railroad situation is bad, and the reason for its being bad is the impossibility of a road being a good railroad proposition and a good speculative proposition at the same time. The time arrives when you have got to become either a railroad or a gamble, and when most of our railroads reached this point their banker owners got the better of their railroad operators, and the railroads became mere adjuncts to a speculators' game.

The President notes the extent to which Government has been forced into railroad regulation on account of the importance of railroads to the country and on account of their failure to render service. And in noting this he does well, for it will enable the public mind to see the connection between the national interest and the railway situation. But it is also worth while noting that Government attention has been focused exclusively on the operative side to the serious and important neglect of the financial side. Railroading is bad, not because railroaders do not know their business, but because they cannot serve the railroad and the speculative demands at the same time. That side of the question would bear investigation. * * * Mr. Harding will find that once the right economic conditions are obtained, there will be no need of commissions with power to force men to accept them: right economic conditions make their own way and people accept them as naturally as they breathe.—Henry Ford.

NEW YEAR'S RESOLUTIONS

The end of 1922 is at hand. This is the time for retrospection of an important part of life—a span between two of the few annual milestones which go to make up a man's life. A wise person will devote a little time to taking stock of material interests, of course, but also to a searching introspection of life itself to determine whether one is steering definitely to some goal of better purpose, or whether one is drifting aimlessly onward towards the inevitable end of earthly existence that looms up to everyone. Turning over a new leaf at New Years, like starting a diary, is a resolve that often falls by the wayside, but it is better to make an honest attempt and fail, than not to make any attempt at all.

The advise of Mr. Micawber, the failure of himself to follow which he admitted made him the wretched victim of circumstances that he was, still holds good—**Live within your income.** Those four words tell the whole secret of how to avoid trouble in a material way.

In your human relations every honest attempt which you make to live up to the golden rule—**Do unto others as you would have others do unto you**—will make you a better man or woman.

AT DEACONESS HOSPITAL

Miss Anna Knutson arrived Saturday afternoon to spend the holidays with her parents, Mr. and Mrs. Wm. Knutson. She is a graduate of the Deaconess Hospital, Minneapolis, and has been doing private duty at that place.

Minnesota Building & Loan Association
333 Newton's Street — John F. Scott, President

suggests the sensible Christmas gift—systematic investments compounded monthly leads to independence.

Local Representative: C. H. Hanscom

Phone 788

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.

COMMUNITY XMAS TREE APPROPRIATE

American Legion and Civic Club Co-operate in Putting up Attractive Tree

Thru the efforts of the American Legion and the Civic Club of the city Willmar again had a community Christmas tree. The tree on the postoffice square was indeed attractive and is a splendid feature of our community Christmas observance. The tree might have been further enhanced by a program of some nature. The weather problem however puts a damper on the preparation of a program.

The Christmas tree was secured from the Helge Nelson farm in town of Whitefield. F. C. Watkins hauled the large tree to town. Here the American Legion engaged help to put the tree into condition. They also decorated it, the entire work costing the Post about ten dollars.

GAVE XMAS BASKETS

The American Legion Post in the city appropriated $50 for the purchase of Christmas baskets which were taken to needy homes in the city. Work of this nature done by the Legion merits public approbation.

RETURNED FROM MICHIGAN

Mrs. D. N. Tallman and daughter Gertrude returned last Tuesday from Battle Creek, Michigan. They were patients there during the past month at the Battle Creek sanitarium. Miss Gertrude will attend the University after the New Year.

ON JOB AGAIN

Assistant Postmaster LeRoy Landberg was confined to his home for 2 weeks recently due to an attack of severe rheumatism in the right leg. Last week during the heavy Xmas rush Mr. Landberg came down to his post and helped the work along.

NEW YEAR'S FESTIVAL

The Tripolis New Year's festival will be given Dec. 31, 1922. The program commences at 9 o'clock.

Scripture reading and Prayer, Rev. Tillman.
Vocal solo, Reuben Lundquist.
Reading, Stella Croonquist.
Song, Choir.
Recitation, Violet Bjornberg.
Piano duet, Myrtle Kleberg and Mae Bjornberg.
Reading, Myrtle Gustafson.
Remarks, Rev. Tillman.
Song, Choir.
Piano solo, Nettie Peterson.
Oyster stew and pie will be served. Everybody welcome.

CARD OF THANKS

We wish to take this means of thanking our friends and neighbors for their kindness and helpfulness during our recent bereavements.

Mrs. C. H. Lunstead.
George Lunstead.
Ella Lunstead.
Myrtle Lunstead.
Frances Lunstead.

—Helmer Kallevig arrived on Saturday evening from Minneapolis to spend Christmas with his parents, Mr. and Mrs. Peter Kallevig. He returned to Minneapolis on Tuesday morning.

WINNERS OF CONTEST

Total Weight of the 1922 Willmar High School Football Team is 2156½ Pounds

The novel guessing contest held by the Model Clothing House came to a close on Friday evening. After the boys had been banqueted at the home of Leonard Johnson they were taken down to the store and weighed. The total weight of the boys is 2156½ pounds.

Much interest has been shown in the contest and a number of out of town residents put in their guesses. Two men tied for first honors. Mr. Conrad Stockvig of this city with 2158 pounds and Mr. Ekstrand of St. Paul with 2155. As both men were only a pound and one half away from the correct weight, straws were drawn to determine who should be awarded first prize. Mr. Stockvig was the lucky one and received a silk shirt. Mr. Ekstrand won the second prize which was a shirt. The third prize, a pair of slippers, was won by Harry Otterness of this city. The fourth prize, a tie, was won by Clarence Johnson, also of this city. The third number was 2160 and the last one 2152.

GOLDENROD FARMERS CLUB

The Golden Rod Farmers Club will hold their regular meeting in the schoolhouse in Dist. 44, 3½ miles east of Willmar. A Christmas program will be given at 8 o'clock. Home made candy will also be sold during the evening. Lunch will be served after the program. Everyone cordially invited to attend.

LITTLE FALLS EDITOR HERE

Vern E. Joslin returned to Little Falls this afternoon after a visit with his wife's parents, Mr. and Mrs. Lewis Johnson and family. Mrs. Joslin and daughter will return the latter part of the week. Mr. Joslin is the city editor of the Little Falls Daily Transcript. Mr. and Mrs. Wm. J. Johnson and son of Raymond also visited with the former's parents, Mr. and Mrs. Lewis Johnson, over Christmas.

ENTERTAINED

Mr. and Mrs. P. J. Haley entertained the other Haley families and Mr. and Mrs. Robert Tait and son Ed of Diamond Lake and Miss Katherine Tait of Minneapolis at dinner on Christmas eve at their home. They were entertained at a turkey dinner at the home of Mr. and Mrs. D. W. Haley on Christmas Day.

—John A. Bjornberg of Saco, Mont., arrived last week for a visit of a couple of months with his parents and brothers here. He has rented his farm of 320 acres for the coming year. He said that they had plenty of rain this year and a fair crop.

FURS

Highest price paid for all kinds of raw furs, and give the best grading.

BIRGER AKERSON

Pennock, Minn.

TO OUR

PATRONS AND FRIENDS

WE WISH

A Happy New Year

We have indeed appreciated the pleasure of doing business with our patrons and friends. We trust we have merited this business and solicit the same respectfully during the coming year.

Willmar Farmers Co-Op. Elevator Co.

JOHN SANDIN, Manager

PENNOCK

Dec. 26—Mrs. Peter J. Swedberg left Saturday for Minneapolis to spend Xmas with her daughter.

Petrus Larson of the Augustana Theological Seminary at Rock Island, Ill., arrived here Friday night and will conduct services in the Swedish Lutheran church during the holidays.

Miss Anna Larson came up from Minneapolis to spend the holidays with her folks.

Miss Hazel Bergman arrived home from Fargo Sunday morning to spend the holidays with her parents.

Opr. Banning Hanscom spent Xmas Eve with his brother and family, C. H. Hanscom at Kandiyohi.

Henry Jarrett motored to Kerkhoven Sunday morning to meet the early morning train.

Victor Berglund came home from Garretson, S. D., to spend the holidays with his mother.

Gordon Akerson and family of Minneapolis are spending the holidays at the home of C. G. Akersons and will leave for the Pacific coast for the winter the first of the year.

Rudolph Berglund who is attending the barber college at Minneapolis arrived home Friday to spend the holidays with his folks.

M. M. Johnson of Hancock spent Sunday visiting at the P. C. Greenfield home.

Miss Frances Carlson arrived on Saturday night to spend Xmas with her parents.

Miss Hazel Lindgren came home Saturday night from Minneapolis to spend the holidays at her parental home.

Misses Ella and May Carlson of Minneapolis are spending the holidays at their parental home.

John Foshager spent Xmas with friends at Willmar.

Mr. and Mrs. Reuben Anderson spent Xmas with Mrs. Anderson's mother at Willmar.

Mr. and Mrs. Birger Akerson and children spent Sunday at the Iner Ehn home.

Miss Inez Hove and Irving Hove of Atwater are visiting with friends here this week.

Paul Rumdahl and Carl Lindberg spent Sunday afternoon at the Jacobson home at Kandiyohi.

Ruben Young spent Xmas with his folks at Murdock.

F. R. Larson spent Xmas at his parental home at Willmar.

Miss Frances Magnuson arrived home from Minneapolis to spend Xmas at her parental home.

Roy Ohman came up from Minneapolis Saturday night to spend the holidays with his folks.

Miss Ella Helmer of Willmar spent Xmas at her home here.

Miss Clara Jarrett and Edwin Peterson spent Xmas afternoon at the home of Edwin's parents at Willmar.

Miss Ruby Ostlund of Morton is visiting her sister, Mrs. Birger Akerson.

Mrs. Eugene Jarrett and son Howard and Ernest Van Cranon motored to Maple Lake to spend Xmas with Mrs. Jarrett's folks.

Miss Esther Dickson arrived home from Minneapolis Saturday night to spend the holidays with her parents.

The Misses Olga, Elvira and Edith Gustafson of Minneapolis are home visiting with their folks during the holidays.

Richard Danielson of Fargo, N. D., arrived home Saturday to spend the Xmas with his parents.

Miss Esther Ling of Cambridge is visiting at the V. E. Johnson home.

Albert Greenfield of Fessenden, N. D., is visiting with his brother, P. C. Greenfield.

Miss Tillie Ling of Minneapolis is spending the week visiting with her sister, Mrs. V. E. Johnson.

The Swedish Lutheran church will have a New Years wake Sunday and a splendid program has been gotten up for the occasion. The services will start at 9 p. m. and a lunch will also be served and everybody is most cordially invited.

Miss Amanda Shaleen of Minneapolis is a guest at the Chas. Gustafson home this week.

The Xmas program given by the Sunday school classes of the Swedish Lutheran church was splendid and had a very large attendance.

Mr. and Mrs. E. L. Thorpe entertaineded the Botnen family of Willmar Xmas eve.

William Dickson had the misfortune of turning over with his Ford, but nobody was injured.

Lynn Anderson who is employed by the Deere & Webber Co. in North Dakota arrived home Thursday to spend the holidays with his wife and children.

The following were entertained at the home of Mr. and Mrs. Claus Nelson's Xmas: Mr. and Mrs. Victor Nelson of Willmar, Mr. and Mrs. W. E. Berglund and daughter Helen, and Mrs. Alma Steberg.

Mr. and Mrs. Chris Christenson and children spent Xmas at the home of Mrs. Christenson's folks.

Highest price paid for furs and best grading. Rasmusson Bros & Co.—Adv. tf

Mrs. Chas. Mickelson and children and Carl Evenson spent Sunday afternoon at Kerkhoven.

Edwin Mickelson was a Willmar shopper Saturday.

Mr. and Mrs. A. L. Johnston entertained the following on Xmas: Mr. and Mrs. Geo. McBroom and children of Atwater, Mr. and Mrs. T. H. Nelson and daughter Viola and Mrs. Marion Fredrickson of Willmar.

Wishing you all a very prosperous and Happy New Year.

A Happy and Prosperous New Year to our friends and customers. State Bank of Pennock.

Miss Edith Bergum left for Kerkhoven Saturday.

Mrs. Nelson and daughter from Duluth arrived Saturday to spend a few days visiting Mr. and Mrs. P. C. Greenfield.

Mr. and Mrs. Millard Fisher and son of Atwater spent Xmas with Mr. Fisher's folks.

To our friends and customers, a Happy and Prosperous New Year.

Birger Akerson.
Welcome Inn.
E. Ecklund Co.
Pennock Pool Hall.
John Ostlund.
Ruben Anderson.
Foshager & Rasmussen.
Pennock Barber Shop.

—Dillon Peterson left for Atwater on Saturday afternoon.

Thanking you kindly for your business in the past and wishing you all a prosperous and happy New Year.

Pennock Implement Co.

STOCK

We ship stock every Tuesday and can take care of all that comes and appreciate your business. Please bring stock in not later than noon Tuesdays.

Pennock Implement Co.

To our Patrons and Friends we wish you a prosperous and a

Happy New Year

PENNOCK CO-OP. MERC. CO.

NOTICE!

At a meeting held by the Directors of the **Willmar Co-Operative Mercantile Co.**, December 21, 1922, It was decided that this store go on a

Strictly 30 Days Credit Basis

All bills must be paid in full every 30 days or credit will be refused.

JALMAR LARSON, Pres.
H. D. FRYE, Sec.