

New Ulm Review.

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LOAN ASSOCIATION ON FORWARD MARCH

NEW ULM MUTUAL BENEFIT ORGANIZATION IN GOOD CONDITION

REDUCTION OF INTEREST PAID BY BORROWER, BY MORE THAN 1 PER CENT

The New Ulm Savings and Loan Association has added another half year of its great service to the community to the splendid showing of previous periods, as was revealed by the semi-annual statement submitted to the board of directors' meeting July 3. The good standing of the association and its endeavor to share in the work of the general welfare are shown by the fact that it has been able to pay a dividend of 6 per cent for several years, adding at the same time every year a little to the contingent fund and that the Board of Directors at its last meeting decided to reduce the rate of interest on loans from 7.8 per cent to 6.76 per cent per annum. This change took effect the first of the month.

Members Are Notified.

In a letter sent out to the members of the association, it is stated that this reduction means that, after July 1, "only 13 cents of every 25 cents paid in weekly will go to interest account instead of 15 cents as has been the case heretofore. This will mean that all loans hereafter made, provided the payments are made promptly, will be paid up in approximately eleven years instead of nearly thirteen years as has been the case to the present time."

Dividend Reduced.

The stockholders are further notified that paid-up stock will draw only 5 per cent interest, payable semi-annually. This is a good rate of interest, in keeping with good, conservative business methods, more than is paid by local banks and fully as much as paid by most building and loan associations of the state. There can be no doubt as to the practicability of this move, as it will increase the business of the association, the arrangement being a greater inducement and encouragement to people to build their own homes. Besides, the credit for helping to build up the community will belong to the New Ulm Savings and Loan Association.

Resources Total \$158,829.11.

The resources of the association amounted to \$158,829.11, according to the semi-annual statement, July 1st, 1919. Mortgage loans form the greater part of this total, viz., \$139,800. \$14,054.91 was in the hands of the treasurer, and \$1,000 was covered by Liberty Bonds.

The liabilities show that the contingent fund of the association is steadily growing. At present, it amounts to \$4,112.06, an increase of \$266.50 during the last half year period. Cash dividends on Paid-up Stock amounted to \$1,065.35; The big totals of this side of the business are covered by running stock, \$98,852.62; loan stock, \$19,799.07, and paid-up stock, \$35,000.

A feature of the receipts is the running stock, to the amount of \$18,794.81, and the loan stock, aggregating the total of \$14,449.72. Mortgage loans are a dominant figure in the list of disbursements. They amount to \$7,700.

4,781 Shares.

The total amount of stock in shares in force July 1, 1919 was 4,781, divided as follows: Running stock, 3,033; loan stock, 1,398, and paid-up stock, 350. This is a gain of 390 shares since last January.

The statement in full is as follows:

| Receipts. | |
|------------------------------|-------------|
| Treas. on hand Jan. 1, 1919. | \$ 6,875.08 |
| Running Stock | 18,794.81 |
| Loan Stock | 14,449.72 |
| Paid up Stock | 8,300.00 |
| Interest on Liberty Bonds | 21.20 |
| Interest on Bills Receivable | 2.00 |
| Int. on Real Estate Contract | 92.10 |
| Real Estate paid on Contract | 500.00 |
| Bills Receivable | 600.00 |
| | \$49,634.91 |
| Disbursements. | |
| Running Stock | \$19,654.01 |
| Loan Stock | 1,174.94 |
| Int. on borrowed money | 168.00 |
| Dividend on paid up Stock | 774.64 |
| Stationery and Printing | 76.39 |
| Bills Payable | 5,000.00 |
| Expense | 1,032.02 |
| Mortgage Loans | 7,700.00 |
| Balance Treas. July 1, 1919. | 14,054.91 |
| | \$49,634.91 |

| Resources. | |
|----------------------------|--------------|
| Treasurer | \$ 14,054.91 |
| Real Estate (Wis. Land) | 3,574.31 |
| Liberty Bonds | 1,000.00 |
| Mortgage Loans | 139,800.00 |
| Stationery & Printing | 166.00 |
| Furniture & Fixtures | 233.89 |
| | \$158,829.11 |
| Liabilities. | |
| Running Stock | \$98,852.62 |
| Loan Stock | 19,799.07 |
| Paid up Stock | 35,000.00 |
| Cash Div. on Paid up Stock | 1,065.36 |
| Contingent Fund | 4,112.06 |
| | \$158,829.11 |

Amount of stock in shares in force July 1, 1919, as follows: Total, 4781.
Running Stock in force Jan. 1st. 2740
Cancelled since Jan. 1st. 256

Issued new since Jan. 1st. 549
In force July 1st, 1919. 3033
(Continued on page 7.)

PEOPLE VOTE FOR NEW LEGISLATION

NO. DAKOTA CONSTITUTIONAL CHANGES ACCEPTED BY BIG MAJORITY

BITTER CAMPAIGN TO DEFEAT AMENDMENTS ENDS IN VICTORY

North Dakota has voted in favor of the constitutional changes proposed and passed by the last Nonpartisan legislature of the state. First reports to the Twin City papers made it appear that the amendments had been defeated at the polls, but even before the country vote began to come in, the failure of the attempt to set aside the farmer legislation became apparent. In practically all the cities and towns the vote showed gains over what the necessary amendments to the constitution received last fall. Labor had been welded more firmly in the alliance with the farmers and the issue had become clear.

The city vote also indicated some wavering in the ranks of town business men to whom the anti-farmer interests have successfully appealed hitherto.

With one strong League county missing and 100 precincts in other parts not counted the vote stands as follows:
For the League laws. 56,140
Against the League laws. 50,236
These figures indicate a final majority in the whole state of between 12,000 and 15,000.

Big Vote Gain.

The vote on the amendments last November averaged 46,830 for to 32,574 against, with an average majority of a little over 14,000. The vote in the election just over favorable to the League laws and indicating the League strength will be very close to 70,000.

No better evidence could be had to show that the common people of North Dakota are thoroughly back of the new legislation, and this vindication of the work of their legislators will strengthen the movement for fundamental reform throughout the nation as well as make the measures stronger at home.

A Bitter Campaign

The campaign was marked by the lavish expenditure of funds to defeat the will of the people. Prior to the election unquestionable reports from different sources showed funds running into the millions collected in all parts of the country to defeat the farmers' program here. Seven representatives of the big insurance interests subscribed \$1,000,000 at a meeting in Detroit for the purpose.

The opposition was also able to reach three of the state officers elected by the farmers and during the legislative session reached four of the 118 farmer legislators. But the people were too serious about their desire for relief from bad conditions to be led astray either through a vicious campaign of money or the horseplay of personal ambition acted out by the turncoat officials.

The carrying out of the new legislation will be accomplished with the utmost businesslike dispatch.

Laws Voted On.

The seven measures approved by such splendid majorities by the people of North Dakota are the following:
Industrial commission act, creating a commission to administer the state bank, mill and elevator association, home building association and other parts of the industrial program.
Bank of North Dakota act, creating a

(Continued on page 7.)

LARGE INITIATION CLASS OF K.C.'S

ST. PATRICK'S COUNCIL HAS DEGREES CONFERRED ON 91 MEMBERS.

BANQUET AT ARMORY ATTENDED BY MORE THAN 600 PEOPLE.

One of the largest initiation classes in the history of the local St. Patrick's council, Knights of Columbus, was admitted to the order last Sunday when 91 men were initiated in the three lower degrees of the Catholic order. Many visitors from out of town were in the city to attend the ceremony at the Catholic school hall in the afternoon hours. The new members are not all from New Ulm, the territory of this council spreading over a large part of southern Minnesota, but the city furnished the largest number of candidates, 32. Second next was Ivanhoe with 16 candidates. The others were divided between Sleepy Eye, 15; Springfield, 2; Wabasso, 5; Sanborn, 2; Morgan, 6; Lambertson, 2; Lucan, 1; Madelia, 2; Seaforth, 6, and Redwood Falls, 2.

Banquet In Evening.

In the evening old and new members of the council together with their friends gathered in the New Ulm armory to attend the banquet which had been prepared for the occasion. More than 600 people sat down at the long tables in the big hall, the Hofmeister Orchestra furnishing the music.

The banquet was followed by a splendid program consisting of one fine stage act and several excellent speeches by foreign and local talent. The program was opened by a colorful dancing act, called the "Venetian Flower Drill," staged by 24 school girls. Those taking part in this dance were:

Florence Eichten, Marie Eibner, Iona Arbes, Hildegard Amann, Mary Frantz, Hazel Fischer, Laurene Leist, Jennie Schnobrich, Marie Liesch, Myra Gag, Alvarez Groebner, Eleanor Tastel, Tekla Reinhardt, Rose Helget, Myra Seifert, Eleanor Zischka, Margaret Forster, Dorothy Pfefferle, Isabel Bigot, Lillian Fast, Seraphia Schwendinger, Veronica Herlick, Imelda Ochs, Bernadette Marti.

Able Speakers.

Rev. Robert Schlinkert acted as toast master. He first introduced Mayor Willibald Eibner, who delivered a short address of welcome on behalf of the City of New Ulm, praising the beauties of our home town and turning over the city's keys to the visitors. Dr. Hewiston of Minneapolis, Professor at the University of Minnesota, followed with an able speech on Christopher Columbus and his discovery of America. Rev. C. J. Normoyle of Lambertson, who for many months was chaplain at Camp Lewis, spoke on the life in the camp and of the work done by the Knights of Columbus in the American training camps. He was followed by Wm. A. Boerger, district deputy of St. Cloud, who gave an informal talk on the general principles of the order, while Hon. W. H. Dempsey, city attorney, in a very humorous and satirical way, criticized the alleged shortcomings of the former speakers, including the toast master, and turned his fire against the ultra-radical movements of our time.

Capt. A. V. Seifert, who has been in the army service as dentist for almost two years, led his hearers to the scenes of suffering in Europe, showing the war work done there by the Knights of Columbus. The last speaker was J. J. Quigley of St. Cloud who spoke on the general work of the order.

There were 200 visitors from neighboring towns in the city. The first and second degree was conferred by the officers of the local St. Patrick council, while the third degree was conferred by the officers of the St. Cloud council.

FLYING MACHINE OVER CITY.

An aeroplane of considerable size appeared over the city a little after one o'clock, Tuesday noon. The rattle of the motor soon attracted the attention of the civilians on the streets and in the houses. The machine first appeared over the northern outskirts of the city, going in a southerly direction. Its road of travel seemed to be exactly in line with Minnesota street, at a roughly estimated height of about a thousand feet. Its shape could easily be distinguished, the upper wings being a good deal larger than the lower ones. The visit of the big "bird" in the beautiful blue noon sky no doubt was an agreeable surprise to many. After a few minutes the machine had disappeared as small dark spot above the southern horizon.

CONCRETE HIGHWAY FINDS SUPPORTERS

HARD ROAD BETWEEN NEW ULM AND SLEEPY EYE UNDER CONSIDERATION

BUILDING IN DOUBT BECAUSE OF INSUFFICIENT STATE AID AND HIGH COST

Although a number of Sleepy Eye and New Ulm representatives who were present at the County Board meeting last Tuesday, July 1, spoke highly in favor of the construction of a hard surface road between this city and Sleepy Eye and although a large portion of the county's population seems to feel the necessity for the building of a better highway the project did not get any nearer its realization on account of the aversion of the State Highway Commissioner to furnish one-half of the money for the construction and on account of the high expenditure. According to present estimates a concrete highway as contemplated would cost \$30,000 per mile bringing the total expenditure to the county to between \$300,000 and \$400,000. All the State is willing to pay the County in support of the building of this road is \$100,000. This, in the opinion of some of the County Commissioners would leave too heavy a burden on the county treasury. The same Commissioners are for the construction of the road if it is possible to secure half the cost from the State and if definite specifications can be secured from the State Highway Commission, and if finally, that body will guarantee the highway will stand up under the traffic.

Present Roads Criticized.

Sleepy Eye was represented by a delegation consisting of Hans Mo, Geo. W. Merrillat, C. C. Hansen and Dr. A. F. Strickler. They were accompanied by the good roads committee of the local Commercial Club, Messrs. Chas. Stolz, J. A. Ochs and Andrew Saffert. Mr. Merrillat criticized the present road system. He found fault with the condition of State Road No. 54, running between New Ulm and Sleepy Eye. Large sums of money were spent on that road, he said, but without any real compensation to the county in general and the two cities mostly concerned in particular. He therefore entered a plea for the speedy construction of a hard surface road according to the specifications of the Babcock law. He referred to other states where they have concrete highways stating that they were working very satisfactorily. Some New England States and Kansas have such roads, he said, and as far as their economical value is concerned they are to be classed among the successes in road building. This could not be said of the present highway system in our state, he added, "and the sooner a permanent highway system is provided in this county the better it will be for all concerned." Mr. Mo supported him in these contentions.

Three Trucks Allotted.

After laying the concrete surface road matter on the table the board transacted other routine business. Among the communications before the Board was a circular from the State Highway Commission informing the Commissioners that Brown County's allotment from the War Departments salvaged road machinery was three trucks, to be selected on their arrival at the State Fair Grounds. This is considerably less than the Board asked for in an application made several weeks ago. This application called for five trucks of five tons capacity and for five trucks of three tons capacity. The Commissioners did not express their intentions whether or not to accept the allotment.

The County Auditor of Nicollet County has written the Board in reference to the establishment of a tuberculosis Sanatorium for the Counties of Brown, Nicollet, Watonwan, Redwood and Sibley. He informed the Board that he is in favor of holding a joint meeting for the discussion of this proposition.

Road and Bridge Work.

The supervisors of the Town of Stark appeared before the Board presenting an application for an appropriation in the amount of \$600 to aid said township in grading a part of two roads. This request was granted, Commissioners Johnson and Palmer acting as a committee to co-operate with the supervisors in letting the contracts, etc. Commissioners Graf and Meyer were appointed a committee to co-operate, in a similar capacity, with the supervisors of Sage township, who were granted, from the

county funds, half the cost of a concrete bridge on the public highway leading between Section 7 and 18 at the outlet of county ditch No. 3.

J. C. Hindermann, contractor for the construction of the bridge across the Minnesota river at the old Cummings crossing, appeared before the Board asking for an extension of time to complete the bridge, to October 1, 1919. The request was granted provided, however, that an additional bond be filed by him on or before July 14.

Ditch Improvements.

Wm. H. L. Grundmeyer, et al., of the town of Leavenworth, sent in a petition for a public ditch in said township. F. D. Minium was appointed to make the necessary preliminary survey of the territory, with the further instruction to report to the Board on the necessity or practicability of said ditch. The sureties of the bond given by the petitioners were approved and the compensation for the engineer was fixed at \$7.00 (Continued on page 2.)

THE PARIS PEACE AND THE SENATE

KNOX-LODGE FACTION SHIFTS AS BIG INTERESTS ARE SATISFIED

PRESIDENT'S PRAISE GIVES LITTLE CONFIDENCE IN FINAL PACT

The peace treaty is signed. The war is officially at an end. It is now a question with us whether the U. S. Senate will agree to the final document. Our situation is peculiar in that in almost no other important country is the administration independent of the legislative branch and, therefore, able to go ahead without regard for the law-making body. Other peace delegates were directly responsible to their respective legislatures.

Indications seem to point to a ratification of the league of nations as worked out and the peace treaty by the senate in spite of seemingly strong opposition developed. Much of this opposition was G. O. P. talk. More fundamentally it was the expression of big interest fears that certain groups of foreign capitalists were getting an unfair chance at the spoils. The peace conference attended to these grievances, and now the senators, such as Knox and Lodge, and the controlled press are gradually shifting to a favorable position. Senators who oppose the treaty on principle are too few to carry the senate.

The league of nations goes into effect when the different states have formally ratified it, just as our own Constitution became the law after ratification by the allied states of America.

Wilson Approves All.

President Wilson's complete praise of the treaty does not awaken the trust which such a communication from him at one time would have done. He may be coming back with a feeling of personal triumph, but he does not bring with him what all the progressives hoped for when he set out for Europe. He brings a peace fashioned on the old diplomacy, and he leaves behind at least 18 wars now going on and more wars in the making.

Peace is less possible in the central empires, in Poland, in Russia, in Italy and even in France than it was at the signing of the armistice. That the inclusion of the last country is not an exaggeration is shown by the fact that the government is planning to keep the soldiers in the army until after election because their votes would be hostile. The whole of France is covered with strikes against conditions rather than for wage changes. In all these things there is a limit to what flesh and blood will stand.

Wilson, as representing the most prosperous nation and the country which could really dictate except that our imperialists opposed, might have called off blockades, rushed food and supplies to Europe, and declared for self-determination and so ended a number of wars. Instead he has dickered with others in secret diplomacy for mere political arrangements, for territory and for spheres of influence.

If his work pleases any in America it will be the reactionaries. A generation ago his work might have pleased many of the people, but now the people are too serious about the matter of war and peace to be side-tracked. They are not delighted to learn that the peace treaty follows the 14 points around which they were rallied for the war in the special Wisconsin sense.

LABOR DELEGATES TO BE HERE SOON

ANNUAL FEDERATION CONFAB TO OPEN IN NEW ULM JULY 21st.

MORE THAN 400 DELEGATES FROM STATE EXPECTED TO ATTEND.

The last preparations are being made for the reception of more than 400 delegates to the 38th annual convention of the State Federation of Labor, which is to be held here in New Ulm during the week of July 21. President E. G. Hall of Minneapolis was in the city the fore part of the week to render assistance to the different local committees. He informs us that in his opinion the coming gathering will be the largest in the history of the state labor body. The highest record of delegates at any former meeting already has been left behind by more than fifty. And this is two weeks before the convention will get under way. Judging from the number of credentials already asked for and given out it is safe to say, that more than 400 delegates will be seated, says Mr. Hall. Besides, a large number of ladies, wives of delegates and other visitors are expected.

Interesting Discussions.

Principal matters of interest coming before the convention will be the problems of reconstruction, Costs of Food and Living, Railroad Administration, Federal Administration, Federal Employees, Legislation, Organization work, The Work Day, and Miscellaneous Matters.

Political Activity.

Preceding the convention a major portion of the delegates will arrive in the city by special train on Sunday, July 20th, for the purpose of holding smaller meetings. The most important of these meetings will be held in the evening of that day. The subject will be a discussion of the advisability of taking up political activity in future campaigns, but in keeping same separate from the State Federation. This question also will come up before the convention proper. One of the committees, appointed by President Hall, will report to the convention the carrying out of the resolution adopted at the Virginia convention, last year, instructing the executive officers to call a conference of representatives of unions for the purpose of taking up the political questions and of taking such action as is deemed advisable. This conference was held August 25, 1918.

Sunday afternoon special meetings will be held by the Trade Union League for the prevention of unemployment, of the postal and federal employees and of the Federation of Typographical Unions.

Talk On Government Help.

Henry Jones, vocational director for injured soldiers, sailors and marines, has assigned J. Batten to address the convention on what the government is doing to fit the injured men for some occupation. Fraternal delegates from Iowa, North Dakota and Wisconsin Federations and also a representative of the American Federation of Labor will be present.

Open To Public.

President Hall informs us that the convention of the State Federation is always open to the public. Nothing is done behind closed doors, and the officers of the Federation hope to have the citizens of New Ulm attend the daily sessions which certainly will be of interest to all.

The local committee has a task on its hand in caring for the visitors. The people, therefore, are asked to help them in putting spare rooms at their disposal so that all delegates and visitors may be comfortably housed while they are in the city. The arrangements for the entertainments, etc., are well under way.

President Hall left New Ulm for Austin, Minn., to attend organization meetings there on Thursday and Friday. G. W. Lawson of St. Paul, secretary and treasurer of the Federation, will arrive next Wednesday and remain in the city. The auditing committee will come here on Saturday July 19th.

ALLEN IS PRESIDENT.

Albert R. Allen of Fairmont was elected president of the Minnesota Bar Association at the annual convention of the organization held at La Crosse, Wis., in connection with the state organization of Wisconsin, last Saturday.