

Several Advantages!

A loan secured by a real estate mortgage has several advantages. Here are some of them:

- 1st.—A voids frequent renewals.
- 2nd.—Calls for no interest in advance.
- 3rd.—Partial payments immediately stop interest.
- 4th.—Borrowers not obliged to return favors to individual signers.

We Make Real Estate Loans.

Large or small amounts.—Long or short time.—Come in and see us or write to us.

BANK OF WARREN
L. Lamberson, Cashier.

Things We Think

Talk about cold weather! Why, say, a delinquent subscriber came into the office the other day, hauled out a \$10 bill, and we "froze" right onto it.

Willie Hearst. That rhymes well with wienerwurst.

After the Spanish-American war it was said that Spanish was the prevailing language in Hades, and now the members of the 400 are studying Spanish.

A beef critter recently killed in Chicago had fourteen ounces of pins in its stomach. It goes without saying that the animal was female.

Chicago can get even with St. Louis by terming her the "windy city" after the democrats hold their national convention there.

Since Major-General Wood got his promotion, the knockers are exclaiming, "Well, Woodn't that jar you?"

Grass widows don't always grow abundantly in a good hay country.

Everybody reads the SHEAF—ought to. Don't be an 0 too.

Willie Bryan wants to run for president again. Well, will he?

A pneumatic tube company is now charged with trying to bribe St. Louis aldermen. Wouldn't that tire you?

The Stephen Leader tells how an eastern man who got lost saved his life by kicking himself. There are a lot of folks who ought to try the experiment.

An unmarried woman, 38 years of age, got squeezed in the New York stock market the other day. She probably liked it.

What would be the matter with Pat Crowe for democratic presidential timber. It would be easier to find him than to know where the party is at.

A crusade against expectorating has been started in several of the metropolitan cities. If you must spit, you'd better make sewer connection before visiting them.

God made the earth and then he made man. After awhile he made woman—and it wasn't necessary to do any more.

A hundred-dollar bank note was found here the other day, but it didn't belong to us. We knew that without even looking in our pocket.

WARREN MARKET.

Giving prices each day during the past week.

	Wheat.	Flax.	Barley.
Friday	75 1/2	80	30
Saturday	75 1/2	80	30
Monday	77	80	30
Tuesday	75 1/2	80	30
Wednesday	80	80	30
Today	80	80	30

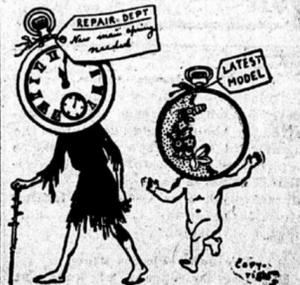
Octs. 22. Potatoes. 75. Butter, packing stock. 12. Eggs. 30. Cattle, Steers. 7. Hogs. 4. Sheep. 3.
 Minneapolis May wheat today 90%. September wheat 79% July wheat 89%.

Great Northern Time Table.

ST. PAUL—WINNIPEG EXPRESS.	
North Bound	5:55 a. m.
South Bound	9:38 p. m.
CROOKSTON—ST. VINCENT LOCAL.	
North Bound	10:40 a. m.
South Bound	4:42 p. m.

D. FARRELL

Jeweler
Warren, Minn.



Largest stock and Biggest Reduction in prices on all Watches, Clocks, Jewelry, Silverware, cut glass, and Musical instruments. Call and see and be convinced.

LOCAL NEWS

Leave your orders for ice at the Second Hand Store.

Good dry wood sold and delivered. Call at Second Hand Store.

C. A. Klingborg spent several days of the past week on his farm.

An eleven-pound boy was born to Mr. and Mrs. S. J. Houg on Jan. 5th.

John S. Hoag and Andrew Ostrand of Foldahl were in the city yesterday.

WANTED TO RENT.—Two or three nice rooms. Apply at this office.

John Lund left on the flyer Tuesday night for a two weeks' stay at Bemidji.

F. A. Lenhart, the jeweler of Argyle, spent a few hours in the city Thursday.

Wheat receipts during the past week have not been very large owing to the bad weather.

The dance at the opera house Friday night was a success, about twenty couples being present.

L. A. Gilbert left Monday for Minot, N. D., to look after a claim upon which he filed last summer.

I have several carloads of oats and corn for sale at the Federal Elevator. CARL LIND.

John Westman returned yesterday morning from a three weeks' visit to his old home at Pepin, Wis.

George Stokes, founder of the village of Badger, and who was its first postmaster and mayor, is dead.

Mrs. J. J. Sinclair and children returned to Stephen Tuesday after a week's visit with friends in Warren.

J. J. Loman of St. Paul spent Sunday and Monday visiting Judge Grindelund. Mr. Loman is assistant secretary of state.

The meeting of the stockholders of the Peoples Trading Co., which was to have been held Tuesday was postponed until Saturday.

John A. Bloomquist returned last week from Minneapolis, where he had taken his little son for treatment by an ear specialist.

The storm Monday and Tuesday put roads and sidewalks in fearful condition. The sidewalks in many places are almost impassable.

O. K. Lee, a real estate man of McIntosh, Minn., visited E. E. Koppang and other friends in the city on Tuesday and Wednesday.

Street Commissioner John Blawd, who has been suffering with hemorrhage of the bowels, is much better and is soon expected to be around.

Roseau has appointed a committee of prominent citizens to interview J. J. Hill and endeavor to persuade him to extend his railroad into their town.

The Swedish Young Peoples' society, which has been sleeping very sound for about five years, is to be revived. A meeting will be held next week.

Remember, if wheat advances, corn follows. The Warren Flouring Mills have a good supply of corn on hand. Buy while you can get it cheap.

C. A. Klingborg, the blacksmith, wishes farmers to bring in their work now and get it done before the rush. He guarantees better and cheaper work.

Rev. J. A. Mattson left for the twin cities Monday. He will visit his old home, Cokato, before returning and probably will not be home until Saturday.

If you want a loan on your land at lowest rates of interest, without delay and on the on or before plan, see L. Lamberson, Cashier of the Bank of Warren, Warren, Minn.

There has been no sale of dry goods in this city to compare with the sale that begins at the Peoples Trading Co.'s store on Saturday. Read particulars in their "ad." on last page.

A. G. Norrlund, of Vega, was united in marriage to Johanna Mathilda Karlsson, at the home of his brother, E. J. Norrlund, in this city, on Jan. 13th. Rev. J. A. Mattson tying the nuptial knot.

Chas. Wittensten, of Lundgren & Wittensten left for the Pacific coast Monday, and will spend some time visiting in Montana and Washington. His wife preceded him a week, wishing to visit a sister in Havre, Montana, before going to the coast. Telegraph advices say that the home of her sister was burned



The Business Man

Is rare indeed who at one time or another does not have to call on his banker

for assistance. His resources may be ample but in such condition that he can not turn them into immediate cash unless his bank helps him by a loan.

The State Bank of Warren

Always has money to loan upon approved security at legal rates of interest. The man with small business is as courteously treated here as the man of large affairs. Do you need anything that a bank can help you about? If so, call on

State Bank of Warren,
WARREN, MINN.

the day before Mrs. Wittensten arrived.

Mr. Mack, of Wanger, was in the city Saturday.

A daughter was born Sunday night to Mr. and Mrs. A. Johnson.

At the bowling alley we want 50 snowy owls. SLAS BROS.

Mrs. Chas. Hunt and Mrs. White, of Argyle, were in the city Saturday.

E. A. Maume departed for Minneapolis Friday. From there he will probably go to Iowa. He expects to be gone until spring.

Button's Business College, Crookston, Minn., offers a course in telegraphy, bookkeeping, and music for \$35 if you enter now.

Steam heat has been put in the sheriff's office during the past week, Swanson & Johnson, the expert machinists, doing the work.

Rev. N. C. Hanson will hold service at S. P. Jensen's place northeast of Stephen on Sunday next, Jan. 24th, at 3 o'clock p. m.

Judge Grindelund will hold a special term of court at Pelan on January 22nd for the purpose of granting naturalization papers.

A mistake was made in the SHEAF's announcement last week that the post office would not take up mail after 7:00 p. m. It should have been 9:00 p. m.

Ostin Olson, who was in the city last week looking for farm land, has returned to Canada for his family and goods and intends to become a permanent Marshall county farmer.

Harry Wood, of Powell, Wood & Co., has been confined to the house the past week. By a mistake we announced last week that Mr. Powell, of the same firm, instead of Mr. Wood, was sick.

Marriage licenses were issued during the past week to James A. Brown and Berdie L. Mack, of Wanger; Josiah R. Thomas and Daisy May Bernard, of Warren, and Ole Gothe and Mary Erickson, of Vega.

Henry M. Strand and Christina Arvold were married at Strong's Prairie, Wis., on Dec. 30, 1903. The happy young couple arrived in Warren yesterday morning to make their future home. The groom is a

brother of Mrs. J. S. Hilleboe, of this city, and has employment in the Warren flouring mill.

Rev. H. C. Munson and Rev. N. C. Hanson will hold services in the Scandinavian M. E. church at Warren next week from Thursday evening to Sunday morning. The string band will furnish the music.

Those in charge of the stock of G. C. Winchester have decided that it is necessary to sell everything, even to store fixtures, and an effort is being made to close out as soon as possible, prices being made to suit. See their ad. on fifth page.

Did you ever consider what is required to maintain an industry? It is your patronage. The Warren Flouring Mills solicit your patronage. Our flour is always guaranteed to give satisfaction or we refund your money.

Invitations are out announcing the coming marriage of Miss Petrina Melboe to Carl O. Ranum, the ceremony to take place at 7:30 Friday evening in the Norwegian Lutheran church. A reception will be held immediately afterward at the residence of Rev. N. F. Kile.

An advertisement promising a sure receipt for making hens lay, the information to cost but a dollar, caught the eye of a poultry fancier down at Felton, and for his dollar he received a printed slip that read this way: "To make hens lay—tie a stout string carefully about the chicken's body, lay the bird on her side on a two-inch plank, and securely fasten the string underneath. If desired a pillow may be placed under the hen's head, and no further trouble about laying will be experienced"—Ex.

The SHEAF received an interesting letter this week from H. P. Seiness of Whatcom, Wash., who was formerly a resident of Warren.

He enclosed a sample of Uncle Sam's money to keep his name on the SHEAF's paid-in-advance subscription list, expressed himself very much pleased with the coast country and greeted the readers of the paper. Mr. Seiness says many are following Horace Greely's famous advice, "Young man, go west." He has seen snow but twice this winter, and then it passed away in a day.

Collect Your Accounts!

There's no use of keeping the capital you need to run your business tied up in old accounts. We will reduce them to cash or bankable paper.

Main @ Wood's Collection Agency
Opposite Winchester's Store.—Above Sheaf Office.

JARRETT HOUSE

JOHN KEENAN, Prop.

RATES: By the day, \$1.00.

Best board in the City

\$4 and \$4.50 by the Week.

Clean, Neat and Up-to-date in Every Way.