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**WHAT WILL LEAD STATE DEMOCRACY TO VICTORY**

(Continued from Page One.)

use some of the big present surplus to redeem all outstanding capitol building bonds, totaling close on to \$1,500,000 which still have seven years to run. By this move state taxes will be reduced 3 cents on each \$100 of assessed valuation and a total of \$200,000 saved in interest, these two items constituting another big Gardner-Sullivan-Middelkamp administration coup.

**What He Will Recommend**

In his special message to the extra August session of the Fiftyeth General Assembly, it is announced, Governor Gardner will recommend for passage measures which will accomplish the following purposes:

1. The retiring of all or a portion of the \$1,500,000 new capitol building bonds to be paid from the state's present surplus.
2. Provision for the increase of salaries of Kansas City and St. Louis police.
3. Reappropriation of funds to take care of some \$500,000 back pensions due Confederate veterans.
4. Enactment of necessary suffrage legislation to conform with the federal amendment and to permit registration and voting of women on state officials.
5. Reduction of state income tax to present need.
6. Appropriation of necessary funds to maintain state grain and warehouse department.

**As Presidential Timber**

That Governor Gardner was looked upon early in the spring of 1920 as a democratic presidential dark horse by the big, far reaching International News Service, the formidable rival of the well known Associated Press, is emphasized by the fact that this organization, which supplies news happening to 400 daily newspapers of the United States, had prepared for emergency purposes a 5,000 word review of the early life and the business and political career of Missouri's well known chief executive. The first instalment of this interesting biog-

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phy, the prelude, was published last week. Here is the second chapter in the language and with the headings it carried when forwarded to the New York office of the International News Service:

**"Governor Gardner a Presidential Dark Horse"**

"With Governor Gardner looked upon by many Missourians as a democratic presidential dark horse, if the convention reaches the stage that it becomes impossible to agree upon one of the regular candidates as the party nominee, it is in order to impart information pertaining to his place of birth, education, and to how he became governor of a huge commonwealth like Missouri over three years ago with professional politicians opposing his candidacy for the reason that he was a St. Louis business man unfamiliar, as his six opponents continually asserted during the primary race for the democratic nomination in 1916, with parliamentary methods and usage.

"Governor Gardner was born in Hickman, Kentucky, a Mississippi river town, November 6, 1869. Across the stream which forms the western border of his native state, in plain view, was the commonwealth of which he is now the chief executive, but little did he dream then of the big honor which was to become his when he attained the age of 47. His father, William H. Gardner of Weakley county, Tennessee, was a confederate soldier who, during the Civil war, married Mary Ellen Dozier of Mississippi, settling at Hickman, Kentucky, at the close of hostilities. A family of five children were born to the couple. The mother died in 1878 during the yellow fever epidemic. The father removed his family of five children to his old home in Weakley county, Tennessee.

Frederick Dozier Gardner received his preliminary education in the public schools. He left Tennessee and came to St. Louis at the age of seventeen and engaged in the manufacturing business and was in the same business, but at the head of the firm, at the time of his election to the office of Governor of Missouri. Previous to this event he had never held public office save that in the spring of 1913 he was elected a member of the Board of Freeholders of St. Louis and aided in the drafting of the present charter of that city. At the state primary held August 1, 1916, he was nominated by the Democrats of Missouri as their candidate for governor and was elected governor at the general election November, 1916.

"Governor Gardner was married October 10, 1894, to Miss Jeanette Vosburgh of St. Louis. They have two sons and one daughter, William King Gardner, in his twentieth year; Dozier Lee, seventeen, and one daughter, Janet, going on twelve years.

**Rural Credit System Made Him Governor**

"The popularity of a proposed constitutional amendment designed to establish a state land bank to promote agriculture and dairying in Missouri through loaning farmers money on their real estate and other possessions for a long term of years at a low rate of interest, drafted, financed and otherwise sponsored by Governor Gardner when he was still only a progressive prosperous business man of St. Louis, made him Governor of Missouri. The present federal rural credit system was not in existence then, regardless of the fact that this was only five years ago. There are those who maintain, and the writer is one of them, that Governor Gardner's Missouri land bank enterprise of 1915 paved the way for the passage of the measure now in force all over the United States, providing for

loans to farmers under certain technical conditions.

"The Gardner system of loaning money to farmers as proposed by the Missouri constitutional amendment and the accompanying enabling act, was more simple and had less red tape to it than the present federal plan. It did not necessitate the formation of district borrowing associations to guarantee the repayment of the sums advanced. Each farmer borrowed directly, and had the privilege of repaying in annual instalments, each payment reducing the yearly interest, and, of course, the principle. Missouri assumed no additional taxes through the establishment of the State Land bank, the farm property offered by the borrowers as security for the money which was advanced, amply protected the commonwealth against any possible loss. The cost of the institution came from a small amount paid in with the annual instalment and interest.

**Debtore Bonds to Raise Needed Funds**

"One section of the land bank constitutional amendment provided that Missouri advance the institution its first million dollars from any funds available for the purpose, this sum to be repaid the state from a sinking fund created for that purpose, and from which also came the running expenses of the establishment. Loans to farmers were not to exceed \$10,000, individually, and were not, in any case, to exceed fifty per cent of the real value of the property offered as security. When the first \$500,000 of the original assets of the land bank had been loaned out an issue of \$500,000 in debenture bonds became necessary to further finance it. Such bond issues, secured by notes and deeds of trust on the property given as security and all other assets of the state bank, were to be repeated each time another \$500,000 was advanced to farmers, to provide continually working capital and still leave \$500,000 of the original \$1,000,000 advanced by Missouri as an available asset, and, also, the ever-growing sinking fund. The loans were to run from 5 to 25 years, as suited the means and wishes of the borrowing farmer. On a 25-year loan the annual payment of interest, principal, for bank expenses and the sinking fund, on each \$1,000 borrowed, was \$65, computed as follows: Interest, 4.3 per cent (\$43); for the banks sinking fund, one half of one per cent (\$5), and as a payment on the principal, 1.7 per cent (\$17), a total of \$65.

**Farmers Voted Solid For It**

"In the state, outside of St. Louis, the election of 1916, the proposed constitutional amendment carried, the farmers of Missouri voting solidly for it. Unfortunately at this same general election an amendment creating state wide prohibition was also submitted with the six or seven other initiative propositions. In St. Louis, to make it a certainty that the arid

movement was overwhelmingly defeated, and that there would be no mistake about it, thousands of liberal electors voted negatively on all amendments, regardless of the merits and value of the other propositions. The land bank amendment, after carrying elsewhere in the state, went down in defeat in St. Louis together with prohibition. Then came the entrance of the United States into the world war and for the time being all endeavors to resubmit the land bank creating and financing movement was postponed. Some day, in the near future, when the finances of the world are more settled than now, Governor Gardner may again interest himself in his plan of providing real, cheap money without red tape, on long deferred instalments, to the farmers of Missouri and put the needed constitutional amendment over."

A. T. EDMONSTON.

Four young foxes held in captivity on a Clay county farm were confiscated by Deputy Game Warden Kemper and sent to the state farm near Jefferson City.

The city council of Hopkins passed an ordinance providing that all motor cars shall be taxed \$3 each, which is to be paid July 1. The fund will be used by the city in the improvement of the streets.

A Gilman City girl attending Maryville Teachers' College, writes home three times a day. Her chum doesn't write at all, because, she explains, "she is not homesick and she doesn't need money."

A dispatch from the Census Bureau to the Daily Capital News gives the population of Jefferson City as 14,067, an increase of 18.7 per cent during the past ten years.

John W. Stephens, 22 years old, of Marti, Tex., shot and killed his wife, and then fired a bullet through his left breast, as they were seated in a St. Louis cafe Tuesday. Stephens was taken to the city hospital where his condition was pronounced serious. Police were unable to ascertain the reason for the shooting.

A Paris woman is going without false teeth because the local dentists cannot furnish them and for the first time in fifty years there are no bamboo fishing poles for sale in the city. The Monroe County Appeal has no idea when the false teeth and fishing pole famines will end.

Those who have witnessed the stubborn fights sometimes made over road controversies in the county court will not be surprised that in Pike county a petition for a minor change of road filed with the county court eight years ago is still being fought over, going from the county court to the circuit court, the Court of Appeals and finally landing in the Supreme Court of the state where it is awaiting final decision.

The Question About "Where to Spend the Fourth of July" Is Easily Solved

Go Where Everybody Else Goes! Where's That?

**Beautiful Lake Contrary Amusement Park**

Lake Contrary St. Joseph, Mo.

There Will Be Something Doing All Day Long

It is cool, shady and restful down there among those big trees on the clean closely cropped grass lawn! The band is going to play music that will make you happy; dancing will entertain you and your friends in the Venetian Hall; the shoot the chutes and Olde Mill will excite your tired interest in life and the Roller Coaster will make you grab your hat and hang on for dear life! Everybody else is going down there—are YOU going to stay up-town where it is hot? COME ON—JOIN THE CROWD!

Special Attention---Free Admission to the Grounds!

Do not confuse the Payment of Your Second Street Car Fare as an admission price—that goes to the Street Car company! That collection at the gate is your car fare from Illinois Avenue to the Lake! Not admission price to the grounds.

Listen, All You Joy Seekers

Plan a Picnic Dinner—Cook it on the free-of-charge Dutch Oven; no charge for ice water. Fine Cabaret at the Village Inn; also CHICKEN DINNERS. Free Moving Pictures at night. Special Police protection. Make July 4th, 1920, the best ever at

**Lake Contrary Amusement Park**

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154 acres, one mile east of Elk, Missouri, and ten miles south of St. Joseph, 2 1/2 miles from rock road.  
45 acres in corn, 45 acres wheat land, 28 acres meadow and 40 acres pasture. Running water. Good improvements.  
Will be offered in tracts and as a whole.  
Also four room cottage at 2903 Olive Street, St. Joseph, Missouri, on paved street.

SATURDAY, JULY 10, 1920

2 P. M., EAST DOOR OF COURT HOUSE, ST. JOSEPH, MISSOURI

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