

BANKS ASK FOR \$6,000,000 CREDIT

The Government Agricultural Loan Agency Means Real Help to Minnesota Farmers.

250 BANKS SEEK LOANS

Approximately 800 Banks Are Eligible to Make Use of New Agricultural Credit Facilities.

Minneapolis Dec. 22.—Country banks in Minnesota are awaking to the possibility of giving real credit relief to farmers through the agricultural loan agency of the war finance corporation. More than 250 Minnesota banks have applied for government loans on agricultural paper. These 250 banks have asked the war finance corporation for a total credit of \$6,377,000 in less than two months.

Officials of the corporation estimate that there are 500 to 600 more country banks in Minnesota which are eligible to make use of the new agricultural credit facilities provided by the government, but which have not yet applied for loans. Although Minnesota has been much slower than North and South Dakota to take advantage of these credit facilities, officials say, applications from Minnesota banks are beginning to pour in to the northwest offices of the finance corporation in Minneapolis. The number of incoming applications has more than doubled during the last few weeks. Five subcommittees of the finance corporation's northwest committee are working every day to rush applications through to Washington, D. C., without delay. In one day, working from 9 a. m. to 11 p. m., the committees approved 104 applications for a total of more than \$2,000,000, according to M. O. Grangard, secretary.

"While the agricultural loans of the war finance corporation do not mean a flood of new easy credit," Mr. Grangard said, "they do mean positive and practical benefits to the farmers of the northwest. It is impossible to make statements that will apply to every individual bank, but generally speaking, use of these new credit facilities should enable banks to carry farmers' present obligations without asking undue liquidation."

That extension of additional credit is also possible under the new credit act, to permit farmers to buy feeder stock to consume the cheap grain and feed now virtually unmarketable except at prices below the cost of production, is demonstrated by the policy of one country bank which has received a federal loan. This bank immediately used \$4,000 for new loans, by purchasing 42 head of Holstein cattle and turning them over to farmers as the nucleus of pedigreed herds, taking notes as payment.

"There can be no doubt that the agricultural credit act, with proper understanding, can be of tremendous benefit to Minnesota farmers, relieving some of the burden of the country bank and averting any necessity of closing in on agricultural loans," the Minnesota Farm Bureau federation said today in an official statement.

"In general, creditors are not squeezing farmer borrowers because it would be disastrous to do so. Information comes to us, however, that in many cases farmers' obligations are not being renewed, but are merely being carried over, leaving the borrower uncertain and liable to pressure at any time. Properly used, the agricultural credit facilities of the war finance corporation provide ample for renewal of the farmers' present obligations. The evil effect of lack of confidence must be recognized. The farmer whose overdue note is held by a bank without provision for renewal, is not in a frame of mind conducive to a return to better conditions."

BREEDERS TO CONVENE

Annual Meeting Follows the Farm Bureau Federation Convention at University Farm. Livestock men from all parts of the state will meet at University farm, St. Paul, on January 6, when the Minnesota Livestock Breeders' association assembles in annual convention. The livestock breeders' meeting follows the three-day annual convention of the Minnesota Farm Bureau federation, which closes on Thursday, January 5.

F. O. Lowden, former governor of Illinois, Duncan Marshall of Canada, and Thomas E. Cashman, president of the state breeders' association, will speak. The annual banquet of the organization has been set for the evening of Thursday, January 5. Annual meeting of the Minnesota Swine, Horse and Sheep Breeders' associations are to take place on January 4 at University farm, and those of the Minnesota Hereford, Angus, Holstein, Guernsey, Jersey, Ayrshire and Brown Swiss associations have been set for January 5.

Senator Kellogg and the Farmer. "Every proper encouragement should be given to the co-operative marketing plan," said President Harding in his message to congress. This is one of the many projects for the improvement of the farmer's lot to which Senator Frank B. Kellogg has dedicated his strength and personal influence.

In a letter to a friend Senator Kellogg said recently: "One of the measures in which I am actively interested is the bill authorizing the organization of co-operative market-

ing associations, which I think will go a long way toward solving the farm marketing problem."

And solving the farm marketing problem will go a long way toward solving the deeper and more fundamental problem of properly compensating the industry on which the well-being of the whole nation and everybody in it depends—the farm industry.

That industry, like any other industry, must be profitable if it is to be successful, and America can never be truly prosperous unless its farming industry is profitable and successful. Any practical step that will reduce the gambling element in the farmer's business is good for the farmer and good for us all. And that element is unfortunately prominent now. To the farmer his life must sometimes seem a succession of periods in which prices are high and he has little to sell and periods in which he has plenty to sell but prices are unprofitably low.

One reason for this condition is that there are leaks between producer and consumer. There is great reason for hope that an intelligent co-operative marketing system will enable the farmer to stop a good many of those leaks. That has been the experience of other countries, and in a few fields it has been the experience in this country. To broaden the possibilities of co-operative marketing so as to reduce these losses and to eliminate some of the hazards of the farmer's business is very much worth doing.

In supporting this, as he has other movements for the benefit of the farmer, Senator Kellogg is holding true to a course of devotion to the best interests of all that is characteristic of his service in the senate.—Duluth Herald (Dem.).

ANOTHER BIG CONTRACT

Minnesota Gives U. S. Grain Growers Two Biggest Deals of National Organization Drive.

For the second time, Minnesota has broken all records set by the farmers' national grain marketing corporation in its organization work, it was announced this week. Twenty-nine farms, aggregating 8,340 acres, are covered in a single contract signed by E. R. Voss, St. James, Watonwan county, to market through the U. S. Grain Growers, Inc. The previous record also was set in Watonwan county when the grain crop of the Tilney farms, including 12 tracts and 5,200 acres, was pledged for shipment through the national selling agency.

Minnesota membership in the U. S. Grain Growers has passed the 500 mark, officers announced this week. Twenty Minnesota elevators are now affiliated with the national corporation. Contracts were signed last week with elevators at Lancaster, Bronson and Halma in Kittson county and at Russell in Lyon county. The total membership of the national agency has passed the 32,000 mark, and 819 co-operative elevators have contracted to market their grain through it.

It was announced this week that farmers who become members before January 17, 1922, will have the right to take part in naming directors for next year and in determining future policies of the company. These directors will be elected at the first national convention to be held at Chicago beginning March 20, 1922.

Champion Boy Corn Grower

Verne Coon, 14-year-old Faribault boy, is the state champion single acre corn grower of approximately 250 boys and girls who took part in the corn growing project this year. According to an announcement made on Tuesday from the office of T. A. Erickson, University farm, leader of boys' and girls' club work in Minnesota. Young Coon raised 107 bushels, 65 bushels of which were good for seed corn, on his acre. The total value of the corn was \$143.44 and his total costs \$25.25.

New York's Water Supply

The Ashokan reservoir, from which water is brought to New York by a great aqueduct, lies among the Catskill mountains 85 miles from the city. The reservoir has a water surface of nearly 18 square miles and a capacity of 182,000,000 gallons.

Mirage Confused Fighters

A battle between the British and the Turks in Mesopotamia, in April, 1917, had to be suspended on account of the confusing effects of desert mirage.

Full Weight

Laugh and grow fat, and you find the laugh is on you.—Cartoons Magazine.

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A. P. SWENSON'S LECTURE

Large Audience Listens to Address on Subject of "Millions Now Living Will Never Die."

A lecture was delivered in the Woodman hall, Spencer Brook, Sunday by A. P. Swenson of Minneapolis on "Millions Now Living Will Never Die" and a large audience listened to the speaker. In opening his address he said, "The old order is passing and better days are at hand." He continued, in part:

European civilization (and that necessarily includes us) is slowly disintegrating. There are no forces now at work strong enough to arrest it. It is heading straight for a smash. Mob orators who during the past seven years used their powers to fan the base passions of fear and hate are reaping the harvest. Possibly civilization might survive if the following measures are adopted:

1. A stop to currency inflation; that is, governments shall stop paying out more than they take in. (No government in Europe is meeting this condition today.)
2. The German indemnity to be canceled, or at least suspended for a term of years.
3. Raw materials to be obtained from Russia.
4. Disarmament, immediate and sweeping.

Unless these things are done a large part of Europe's population must perish and the world begin again the battle of human struggle.

Why is it that all the nations are now in distress and the people in perplexity? Jesus nineteen hundred years ago answered the question. He was asked what would occur at the end of the world, and amongst many other things said that when that time comes "there shall be great distress in the land, and wrath upon the people; . . . upon the earth distress of nations, with perplexity; . . . men's hearts failing them for fear; and for looking after those things which are coming on the earth."—Luke 21:23-26.

He furthermore said that at the end of the world the Jews would be regathered to Palestine, and this is also fulfilled.

In addition to that he stated that there would be famine, pestilence and revolution in various parts of the earth, great strife between the contending factions of earth, followed by a time of trouble such as never was since the world was organized.

He taught his disciples, and through them all Christians to pray: "Thy kingdom come; thy will be done on earth as it is done in heaven." Then referring to the troublesome time above mentioned, the regathering of Israel, the distress of nations, etc., he says: "When ye see these things come to pass, know ye that the kingdom of God is at hand." Verily that kingdom is at the door. It is the time of God's vengeance upon all unrighteousness and unrighteous kingdoms of earth. It will be a happy day when all this trouble is over and satan's rule is ended forever.

In due time Jehovah promised that he would select the seed of Abraham and through that seed all the families of the earth should be blessed. (Genesis 12:3; 22:18-22). The seed of Abraham here meant the Christ.—Galatians 3:16, 27, 29.

Before this deliverance and blessing of the people could come it was necessary for man to be redeemed from death. Jehovah had promised such redemption. (Hosea 13:14). It follows, then, that in due time death and the grave must be destroyed. Jesus came to earth as a man and died, in order that the human race might be released from the bondage of death, his life being substituted for that of man. He stated that he came to give his life as a ransom for the people.

Christ Jesus arose from the dead and ascended on high, and from Pentecost until his kingdom is established, Jehovah has been selecting a bride for his beloved Son Jesus, which is called the church. Christ, at his second coming, gathers

unto himself his church, and then follow the promised blessings to all the families of the earth through the seed of Abraham.

This great blessing must be preceded by the dark night of trouble now upon the world, but which will soon be finished, and when finished the new order will be introduced.

Instead of the people being discouraged in this time of great stress, those who get the right understanding that this must be just before the inauguration of the kingdom, will be strengthened to pass through the trouble and receive the blessing that the Lord has for such.

The period of the restoration will cover the period of the one-thousand year reign of Christ.

The things which the Lord foretold that must happen at the end of the world are happening and have recently happened. Confidently, then, we can say that the old world has ended; and since the blessings will follow shortly, we can also with confidence say that millions now living will never die.—John 8:5; 11:26.

There is a happy time just ahead for all mankind. Let the sorrowful and distressed, then, have faith in God and his promise and take courage and look forward to that happy time when all wickedness shall be eliminated from the earth, all the obedient ones restored to health and happiness and dwell in constant peace and joy forever.

A Natural Change

A small boy who was sitting next to a very haughty woman in a crowded car kept sniffing in a most annoying way until the woman could stand it no longer.

"Boy, have you got a handkerchief?" she demanded.

The small boy looked at her for a few seconds and then in a dignified tone came the answer:

"Yes, I 'ave, but I don't lend it to strangers."—Exchange.

Christmas

The origin of Christmas or Christ-mass, so called with reference to the last words of the chief religious service of the day according to ancient ritual, "Te missa (or massa) est," is to be found in the second chapter of St. Luke's Gospel. Its observance is not a development, having existed from the earliest days of Christianity. In fact, in many respects there has been evolution instead of evolution in the manner of its celebration.

CAROLS AS PART OF THE CHRISTMAS SERVICE

THE origin of the Christmas carol is uncertain. It is probably as old as Christianity. Indeed, Bishop Taylor in his "Great Exemplar" remarks that the first carol is the hymn of the angels to the shepherds in the plains of Bethlehem: "Glory to God in the highest, and on earth peace, good will toward men." In the Fifteenth century carols were widely used throughout Europe. In fact, the first pieces printed by the very first printers were carols. In one of the oldest collections appears "The Boar's Head," which used to be sung as that old dish was carried to the table during the Christmas revelry:

The Boar's Head in hands I bring
With garlands gay and birds singing;
I pray you all to help me sing
"Qui estis in convivio!"

"The Boar's Head" represents one of the convivial carols or "jolly chansons," which had their place at the feasts, dances and other gay festivities of the Christmas season.

In Shakespeare's time bands of itinerant singers used to wander about the streets and make their carols a pretext for getting money.

During the Eighteenth century carols declined greatly, and many of the quaint old customs which had marked Christmas festivals for centuries became obsolete.

Carols still exists in parts of England.

In Wales it has been preserved to a still greater extent, while Ireland, too, has her Christmas caroling in time-honored style. France has its "Noels," and in Italy Christmas carols have been sung since the time of St. Francis of Assisi, who discovered the power of sacred song in the vernacular.

In churches all over the world many of the delightful old carols are now a part of the Christmas service.

Using Old Stockings

It is interesting to know and economical to follow the many little odds and ends that can be made out of old stockings, silk or lisle. So often they are thrown away because of endless holes and runs—not good, you think, for anything—but if this lisle is saved until a fairly good pile has been accumulated one can start a very fine silk rag rug. The more numerous the colors the prettier the rug.

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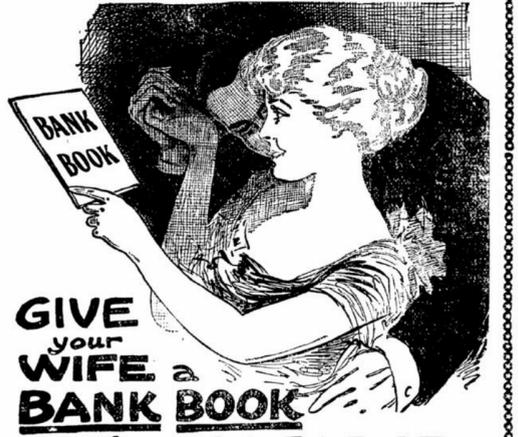
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