

HERRICK SPEAKS OF FARM CREDITS

Tells Life Insurance Presidents That The European Systems Could Be Adapted For Our Own Use.

PAYING TOO MUCH INTEREST

Says Farmers Each Year Pay \$250,000,000 More Than Necessary Under New Plan.

MONEY IS NEEDED AT HOME.

Estimate \$2,000,000 Should be Expended at Once in Internal Improvements.

By United Press.

New York, December 5.—The "Rural Credit" banking system, which has been investigated recently in Europe, at the direction of President Taft, by Myron T. Herrick, United States Ambassador to France, was the subject of an address delivered here today by Herrick, before the Sixth Annual Convention of the Association of Life Insurance Presidents. He spoke in part as follows:

"This subject of agricultural credits, while of great magnitude, is really after all not intricate. The operation of the Credit Foncier, the Landchaften, the Raiffeisen, and hundreds of kindred institutions for land and personal credit, so eminently successful and beneficial in their results in Europe, can be very easily explained. It is simply an application of the story of the bundle of sticks tied together, singly, easily broken; together, able to withstand any pressure.

"Villages, municipalities, cities in America are really a fungus growth on the country. They are dependent upon it for life—for existence.

"The village, in order to maintain schools, make streets, build water-works and lighting plants and other municipal utilities, pledges the united credit of the municipality, the security extending over long periods. This is done by aid of legislation, which also provided restrictions as to the amount of the loan, etc. In other words, it is a financial 'set-up' created by legislative authority, and the result is magical in its effect. As soon as this security is created by uniting the credit of the municipality, it becomes cosmopolitan in its nature. Instead of depending on the home market, it has become current security in any money centre of the United States at a low rate of interest. "Were it not for this legal authorization of the arrangement, it would depend on the local market and necessarily little or no improvements could take place, or at least it would be slow, cumbersome and expensive. Inconsistent as it may seem, the result is that which is an artificial growth on the country has a broad and secure market, while the country—the great country itself, which produces and is responsible for the existence of the villages and the municipalities and the cities, has a local and restricted market and insufficient capital to promote its legitimate advancement.

"Every year the farmers are spending something like \$250,000,000 more for interest than would be the case if he were able to enjoy the benefits of this system. This sum which he expends in interest should be applied to the development of the country. It has been estimated by good authority that he needs immediately for legitimate development of the soil more than \$2,000,000.

"The whole question which is now being agitated is the creation of a 'set-up'—a financial plan adapted from European systems which will finance our land at low rates of interest for a long time, and accompanying that a system whereby the personal credit of the farmer, by an arrangement similar to the Raiffeisen system in Germany, may also be mobilized and put on a sound basis.

"It only needs the application of the alert minds of the Americans to work out and adapt these systems, for the psychological moment has arrived when it is necessary for it to be done. "The very fact that your organization is turning its attention now to the solution of this question—as many others are doing in America—means that we shall be successful in its accomplishment. The wide-spread benefit to be derived from this is so great that it is almost past comprehension, and one becomes impatient

(Continued on last page.)

JAMES C. CROPSEY.

Former Head of New York Police Who Blames Gaynor.



Photo by American Press Association.

OH YOU RABBIT!

Cleveland, O., Dec. 5.—The twenty-day rabbit hunting season in Ohio, which began November 15 and ended yesterday, has cost nine lives. In addition thirty-three have been wounded. A large proportion of these have lost an eye, an arm, a hand or a leg in the many accidents.

GIBBONS LOSES FIGHT.

New York, Dec. 5.—Eddie McGoorty was given a decision on points over Mike Gibbons in a ten round bout here last night. A record breaking crowd attended the fight but became disgusted at the tame exhibition and began leaving the farge during the seventh round.

The Northern Express company, which is operated in connection with the Northern Pacific railroad, has issued a booklet containing about twenty stickers to be placed on the outside of expressed Christmas packages which the sender does not wish to have opened until Christmas day. The sticker is printed in four colors on a gummed label three by five and one-half inches and says "Christmas Greetings—Do not open until Christmas."

BREWERY CLEANING UP.

The Duluth Brewing company has a crew of men at hand cleaning out the interior of the Rex hotel. The work is not being done by A. A. Carter, as stated in the Pioneer last evening. Mr. Carter supervised the cleaning up of the streets and sidewalks a week or ten days ago but the work on the interior of the building is being done by the brewing company with men from Duluth.

Mr. Carter says that there are many calls a day asking if certain trinkets are being found in the debris but that most of the things taken out are badly burned or charred. Anything of value is being saved by the brewing company at their Bemidji headquarters.

WOODMEN ELECT OFFICERS.

Members of Bemidji camp 5012, Modern Woodmen of America, met last evening and elected the following officers: H. A. Whitney, counsel; George Sterling, advisor; H. N. McKee, clerk; Fred Bursley, banker; John Breen, escort; L. A. Ward, medical examiner; J. P. Lahr, manager; William Garrison, watchman; George Chapman, sentry.

The Woodmen are planning to give a ball sometime in January. There was much discussion of rates at the meeting last evening as several of the members have no policies to show for their membership since the recent change made by the head camp.

COL. GRACIE DEAD

New York, Dec. 5.—Colonel Archibald Gracie of Washington, one of the last passengers to leave the sinking Titanic, died here today in a private hospital.

Colonel Gracie went down with the vessel, but on coming to the surface found a life raft on which he afterward helped others.

His family is prominent in New York, Washington, and Mobile, Ala.

Colonel Gracie was a cousin of Dan Gracie of Bemidji. His escape from the sinking Titanic was one of the most thrilling incidents of the ocean tragedy that cost more than 1,300 lives. He was one of the many first class passengers who refused to be taken off in the boats of the liner, and as he described it, he was on one of the upper decks when the big ship settled. Near him were Major Archibald Butt and Colonel John Jacob Astor.

Colonel Gracie said he was thrown into the water when the vessel tilted upward just before sinking, and he was drawn down by the suction. He was carried down more than a hundred feet, he asserted, and then was suddenly shot up to the surface when the Titanic's boilers burst.

As he came to the surface breathless he found himself near a life raft. There were many other persons swimming close to it, and after assisting several of them on it he was lifted on himself, and later rescued by one of the boats of the Carpathia.

FAT JOBS TO GO

St. Paul, Dec. 5.—Curtailment of the number of house employees at the coming session of the legislature, in the interest of economy, is certain to be one of the features of the reorganization of the house under Henry Rines of Mora, whose election to the speakership was made certain Tuesday by the withdrawal of his three rivals. The next session is going to be a poor one for job hunters.

Rines prepared Friday night to leave for his home in Kanabec county Wednesday. He conferred for a short time with J. T. Johnson of Fergus Falls, who was himself a candidate for speaker, but accepted the verdict of the Progressive caucus that named Rines.

The new speaker has in mind a fairly definite program of legislation to be carried through the house during the winter, but he is not ready to make it public.

RYBERG FOUND GUILTY.

John Ryberg was found guilty this morning of running a disorderly house on Second street. He was fined \$50 and costs and served a notice of appeal. The mayor was present at the trial in order to hear the testimony. Witnesses said that liquors had been sold in the building at all hours of the day and night and that the girl inmates had been instructed to "get out among the men and get the money." Ryberg had a cash bail of \$50 up so that he will go free by adding a few dollars for costs. It is believed that action towards revoking Ryberg's license will be taken by the mayor this afternoon.

WHO MARRIED JACK JOHNSON?

Chicago, Dec. 5.—Pastors and members of negro churches in Chicago today are wondering who it was that married Jack Johnson and Lucille Cameron yesterday. The minister's name was given yesterday as Rev. H. A. Roberts, pastor of St. Mark's Afro-American Methodist Episcopal church. Today it appears that the pastor of this church is the Rev. John W. Robinson who has never heard of Mr. Roberts. None of the negro divines in Chicago appear to know anything of Rev. H. A. Roberts.

THOSE WERE THE HAPPY DAYS



(Copyright) His First Girl.

JUSTICE COSTS MONEY

Wickersham Says Expense for Past Year Was \$2,532,560.23 and Showed Annual Increase.

ATTORNEYS ON COURT SERVICE

Washington, Dec. 5.—White slave convictions, criminal and civil prosecutions under the Sherman law, frauds on the revenue, violations of national banking laws, the postal laws and miscellaneous crimes during the fiscal year ended June 30, 1912, have paid in penalties imposed more than enough to support the entire judiciary of the United States, according to the annual report of Attorney General Wickersham submitted to congress today.

Although the operations of the department of justice, the courts and the government's legal machinery in general, cost \$2,532,560.23, an increase of \$232,680.23 over that of the year ended June 30, 1911, there was actually collected and paid into the treasury of the United States an aggregate sum of \$2,749,070.15. This reveals the somewhat startling fact that, despite the separate efforts of the government crime, vice and illegal businesses have thrived.

The attorney general in submitting the report made a fervent appeal for increased appropriations and more drastic laws and increased authority in the administration of judiciary. He reviewed the work of the department at great length and in a most comprehensive manner revealed the exact status of the nation's crime quashing machinery.

Among the most important of the recommendations submitted in the report today is placing federal attorneys, assistant attorneys and other officers under the civil service rules. If congress will authorize this, Wickersham said, it will develop the highest efficiency in the ranks of the employees.

"The expense of the year," said Wickersham, "in endeavoring to enforce criminal liability under the Sherman law has not been encouraging."

The attorney general presented a long tabulated list to bear out this assertion. Considerable attention is given in the report of the government's efforts to safeguard water rights in the promotion of reclamation rights. He urges special con-

TWENTY DAYS TO CHRISTMAS



Time is Getting Short Buy Those Christmas Things Now.

CONSTRUCT POST ROAD

Janesville, Wis., Dec. 5.—A post road similar to those constructed by Julius Caesar during his trans-Alpine campaigns that he might more speedily rush his legions to subdue lawlessness among the barbarians may be constructed in Iowa, Michigan, Wisconsin and Minnesota.

With Congressman Warburton of Washington, as the champion, the "good roadsters" plan to get an appropriation from congress for a sixteen foot roadway from Lansing, Michigan, through the states named. It is proposed to pave the road with a concrete base and vitrified brick top.

HOMESTEADER IS KILLED.

Word was received here at noon today that William Haggerty, a homesteader residing near Loman, had died from a bullet wound thought to have been accidentally inflicted. John Christie, mail carrier from Bannock to Loman found Haggerty dying in the road about two miles south of Loman. Haggerty tried to speak but was unable to tell of the accident.

From circumstantial evidence it is believed that Haggerty tried to use the butt of his gun as a club to break through the ice for a water hole. The gun was discharged and the bullet entered the breast above the heart and came out the back, tearing a gaping wound through the center of his body. Haggerty was between fifty and sixty years old and leaves a widow and four children. Interment will be made in Loman under the auspices of the I. O. O. F.

MANY AT CROOKSTON

Sessions of Northern Minnesota Development Association Attracting Men of Prominence.

THIS IS THIRD ANNUAL MEETING

The Program Today.
10 a. m.—Opening prayer, Rev. W. C. Hodgson.
Address of welcome—Sam Rosenthal, president of the Crookston Commercial club.
Response—President C. M. King.
Solo—O. W. Peterson.
Address—"Team Play," Dr. George E. Vincent.
Appointment of committees on credentials and resolutions.
2 p. m.—At the Northwestern experiment farm of the University of Minnesota. Dedicatory services and inspection of new buildings.
8 p. m.—Smoker.
Address—"Development of Minnesota," Fred B. Snyder.
The Program Tomorrow.
9:30 a. m.—Address—"Trunk Lines and Their Effect on the Settlement of and Market Value of Northern Minnesota Lands," G. G. Hartley, of Duluth.
10:30 a. m.—Address—"Minnesota," James J. Hill.
Reports of committees.
Election of officers.
Selection of next meeting place.
"Plans for 1913" and their general discussion.

Special to The Pioneer:

Crookston, Dec. 5.—Delegates to the third annual meeting of the Northern Minnesota Development association began arriving here last night and all hotels were filled by 10 o'clock this morning. W. R. Mackenzie, secretary of the association, came from Minneapolis yesterday afternoon and brought word with him that J. J. Hill would be present at both sessions. Louis W. Hill, W. A. McGonagle of Duluth, and other men high in Minnesota railroad and financial circles are also attending the convention.

"Develop Minnesota First," promises to become the slogan of this meeting and special efforts are to be made to shape the 1913 plans of the association so that the efforts made by this and other Minnesota leagues will go more toward the developing of Minnesota than the entire North-

(Continued on last page.)

CHARITY WORKERS HAVE ORGANIZED

Meeting Held Monday in Library Resulted in the Taking of Definite Action for Poor Relief.

FEW INDIGENT FAMILIES HERE

Are Estimated at Thirty With Double That Number of Unfortunate Children.

FUNDS ARE NEEDED AT ONCE

Soliciting Committee Asks That Contributions of Money or Useful Articles be Turned In.

In response to an invitation published in the Pioneer a few days ago, several people met at the Library Monday evening and organized an association for charitable purposes. The following officers and committees were appointed:

President, Mrs. Thomas McCann. Vice-president, Rev. C. H. Fleisher. Secretary, Mrs. T. J. Welsh. Treasurer, George D. Backus.

Trustees—Mrs. R. F. Murphy, Mrs. D. C. Smyth, Mrs. A. E. Witting, Reverend Harris, and T. J. Welsh. A committee of three was appointed to draft a constitution and by-laws and is composed of E. E. McDonald, G. D. Backus and R. F. Murphy. They are to report at the next meeting.

Mrs. E. H. Smith, Mrs. J. P. Hennessey and Miss L. L. Berman were appointed a committee to solicit subscriptions from the general public. Mrs. H. E. Smith, Captain Helen Reitz of the Salvation Army, and K. K. Roe were appointed a committee to look into cases brought to their attention and give relief to the same.

The meeting and organization is the result of what has generally been considered a growing necessity for some time past, in order that unified action may be taken by those interested in charitable work. It will also give many opportunity to donate when assured that the donation will be used in the most practical and intelligent way possible.

Following is a communication received at the Pioneer office from the soliciting committee:

"Bemidji is fortunate in the small number of families which are in need of charitable assistance. Yet because of sickness and other things there are about thirty families and about sixty to seventy children, most of whom are widows and orphans, who do need assistance—and some badly and at once.

"Because of the cases which need immediate attention and the necessary delay in perfecting the organization of the association, Mrs. E. H. Smith, Mrs. J. P. Hennessey and Miss L. L. Berman were appointed an emergency committee to solicit funds as soon as possible in order that the treasurer may be able to meet the demands of those where delay will mean suffering from poverty in any of its forms.

"It is the wish and intention of those who have already joined the association to give the work as wide a scope and make it as effective as possible. It is their hope that the response to the call for funds will be as generous as a movement of this kind is entitled to and that every man and woman will give what they can in money or useful articles; and not only give, but join the association and help with their presence and counsel. If this is done, it is the belief of those who are already members that the work can be made so complete that every citizen in Bemidji can point with pride to the fact that there are no women, children or deserving men here suffering for want of food and clothing.

"The ladies who are soliciting will probably not be able to meet one-fourth of the men and women who will want to encourage this work and may not be able to reach you, Mr. Reader, but you are wanted. If you will hand or mail to them or the treasurer, your contribution it will be appreciated and some unfortunate man, woman or child will be helped. "There will be another meeting December 16 in the Library. Every one interested is invited to attend. "(Signed) "The Soliciting Committee."

SCOOP THE CUB REPORTER

The Horrible Details Of The Back Lot Murder

By "HOP"

