

Items of Interest to The Thrifty Shopper

Corset Covers

1 lot of corset covers made from good quality of cambric, lace and embroidery trimming, good values at a half a dollar, this week only

29 cents

Bungalow Aprons

Just received another lot of those choice aprons, large medium and Misses' sizes, light and dark shades, each

50 cents

Party Slippers

Monday morning of this week we received another large order of satin slippers, Louis heel, colors black, white and pink. Price a pair

\$3.50

Two Bargains In Shoes

1 lot children's shoes, 8 1-2 to 11, choice a pair

\$1.45

1 lot Misses' shoes, 11 1-2 to 2, choice a pair

\$1.95

Two Bargains In Coats

1 lot ladies' and children's coats, val. to \$15, choice

\$4.95 each

1 lot ladies' and children's coats, val. to \$25, choice

\$9.95 each

O'Leary-Bowser Co.
Bemidji, Minnesota

UNBREAKABLE FARM BANK IS EXPLAINED

David Lubin, in Interesting Article, Outlines Landshaft to Be Used in the United States by Farmers.

(Note—This is the second and last of David Lubin's articles outlining the plan for an Agricultural Marketing & Rural Credit System for the United States, which he has been asked to present to congress this December.—Editor.)

By David Lubin.
(U. S. Delegate, International Institute of Agriculture, Rome.)
Written for the United Press.

New York, Oct. 19.—When President Wilson declared that "the question of rural credit is the most vitally important problem confronting the American people today," he certainly knew whereof he spoke.

You farmers who go blindly on from year to year, letting financiers dictate whether you shall have enough cash at reasonable interest with which to run your farm, are doing a very foolish and unnecessary thing.

Yesterday I told you how you could form an efficient national marketing organization with ramifications in every township in the country.

System Controlled by Farmers.
Today I am going to show you how you can form a national rural credit system along the same lines. A system owned and controlled, not by bankers, not by business or professional men, nor by anyone whose interests would conflict with yours—but owned and controlled absolutely by you—The Farmer.

What I tell you here is nothing but facts about a system which, in the 151 years it has been in operation in Germany, has not known a single failure. Its bonds now hold their own as they always have, whether in normal or in abnormal times. Why? BECAUSE ITS BONDS ARE BASED UPON THE LAND ITSELF, WHICH NO ONE CAN HARM; AND THEY ARE BONDS ISSUED BY THE FARMER HIMSELF.

The system is known as the Landshaft. YOU can adopt and adapt it in the United States if you will. You would thus have your own organized financial co-operations under charter from the United States government. You and a group of your neighboring landowners, after getting the charter, would determine the actual cash value of your combined land holdings. Say it was \$5,000,000.

Merchants Will Be Buyers.
You would issue on each mortgage, bonds to be sold in the open market

BEMIDJI BUSINESS DIRECTORY

CLASSIFIED ALPHABETICALLY

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on security, (your \$5,000,000 worth of land being the security), so sound that you will readily dispose of them at or above par. The bonds would draw 3 to 4 per cent and run from 50 to 75 years.

Who, you ask, will be the buyers? Your neighbors; the butcher, the shoemaker, the widow with a mite to invest; all people with small savings or large. The security for so small as a \$100 bond is still your \$5,000,000 worth of land. That land is the capital stock of your borrowing association.

The security Farmer Bill Smith gives to this organization, (in which he is a partner, by the way) is a mortgage on his particular land. Under this system there are no lawsuits because the farmer's mortgage is rendered equivalent to a judgment against the land, which the organization itself would enforce, if necessary, to collect.

Must Determine Land Titles.
Before this system could be successfully operated in the United States, however, the national governments would have to pass legislation prohibiting further questions of land titles on lands of the co-operations, and also for determining the soil valuation of each section. State law changes would also be necessary in this connection.

However, this is the only REAL solution of the problem of rural credit. Why do you not get a congressional representative in line on it? Also your state legislature? You will find some of the moneyed

interests opposed to all this, for instance, the mortgage money lenders. But the other and large moneyed interests of the country will favor this system, because it will put you on a prosperous basis and therefore increase and stabilize the value of their own interests.

Opposition by Loan Interests.
You will find that your opposition will come from the small-loan financial interests, who are not anxious to see you get out of their grip by organizing your own financial system and having the people at large turn their money direct over to you, on bona-fide and gilt-edge security, because they are at present obtaining this very money from the people and lending it to you.

You must not forget that you own the land, and that the land is the basis of all wealth; that therefore you must hold the fundamental security. It is only a question of putting this security in acceptable form. All you need is ORGANIZATION. You must have NATIONAL organization. Given that, you will have no more credit troubles.

And if you will organize your NATIONAL Marketing organization you will have no trouble in getting your "UNBREAKABLE FARM. BANK" ORGANIZATION.

For Indigestion and Headache.
"Chamberlain's Tablets are the best medicine I have ever used for indigestion, biliousness and headache. They strengthen the digestion and tone up the whole system. Their ac-

tion is mild and pleasant and I have yet to hear of a case where they failed to give satisfaction," writes Mrs. Belle Miller, Elida, Ohio. For sale by all dealers.—Adv.

Mrs. M. A. Kenfield will leave this evening for Seattle, Wash., to join Mr. Kenfield, where they will reside.

Mrs. G. W. Cochran will leave this evening for Greenwood, Wis., where she will visit with her parents, Mr. and Mrs. Paul Rossman.

MAYOR THOMPSON TO RECEIVE A UNIQUE DEMONSTRATION TONIGHT

Chicago, Oct. 19.—When Mayor Wm. Hale Thompson steps into the council chambers tonight, organized labor intends to subject him to a unique, if not gruesome demonstration. The union men have planned to "pack" the gallery and each man in the front row will have a rope with a noose at the end. If the mayor fills the vacancies in the school board with appointees antagonistic to union labor, each noose will be dangled over the balcony railing.

AGED PORTER IS MURDERED BY FOUR MEN

East Grand Forks, Oct. 19.—As the direct result of a kick in the stomach and a severe beating received at the hands of four drunken rowdies, Charles Norton, aged 70, porter at the Lennox rooming house, died yesterday morning.

One man has been arrested by the police in connection with the murder, but the authorities of the East Side would not give his name today.

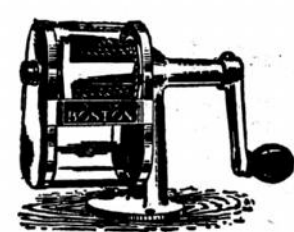
The brutal attack on Norton occurred when he attempted to eject the four men from a room in the Lennox rooming house about 5 o'clock Sunday morning.

If you have young children now The Madison Independent-Press opines that if Moses E. Clapp is to have a successor in the United States senate, James J. Hill is the man to fill the place. Yet Mr. Hill has already turned down every political honor thrust at him, and the probabilities are that we would not accept this place if it was tendered him on the proverbial "silver platter."—Detroit Record.

Balaton, Minn.—Mr. and Mrs. John B. Sheppin today celebrated the seventieth anniversary of their wedding. He is 107.

ADDITIONAL WANT ADS Too Late To Classify
FOUND—Watch chain; Fred F. engraved on face. Owner can have same by calling at Pioneer office. 2d101920

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NEVER BREAKS THE POINT

The second shipment of the now famous Dollar Boston Pencil Sharpeners arrived this morning and they're going as fast as the first lot.

Every home and every office in this part of the state needs one of these sharpeners. Like the Ford car, they're "Ford proof". Nothing to get out of order, no blades to sharpen and no repairing necessary. A drop of oil is all that's needed.

Place your order for one out of the next shipment if you're too late for this one.

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