



We are running a bank for the public—one that considers only you and your needs.

We are not so much concerned over what we think is reasonable and proper as we are over the handling of your affairs to your entire satisfaction.

If sound banking practice will permit your every wish will be granted here.



WILLMAR TRIBUNE

Established Feb. 19, 1895.

Published every Wednesday at \$28-150 Benson Ave., Willmar, Minn., by Victor E. Lawson, under the firm name of Tribune Printing Company.

(Entered December 6, 1902, at Willmar, Minnesota, as second class matter, under act of March 3, 1879.)

THE TRIBUNE PUBLISHES ALL OFFICIAL MATTERS OF COUNTY AND CITY.

One year, in advance.....\$1.50
Six months......75
Three months......40
One month......15
One year to other foreign countries.....2.50

The printed mailing list is corrected the first of each month. If the reader slip shows no credit one month after you pay, please notify us.

In sending change of address, give the old address as well as the new.



The restrictions of the War Industries Board under which we were obliged to cut off all subscribers in arrears has been relaxed, with the recommendation, however, that the rules be adhered to as far as possible.

ROSELILLIAN.

Rosellilian, Oct. 13.—P. G. Gibson's visited with Dahlquist's at Svea last Tuesday evening.

O. Blomquist and W. O. Olson were Svea business callers last Thursday.

A program will be given at the Baptist church Wednesday evening, October 22nd. Refreshments will be served. Everybody welcome.

Mrs. H. P. Olson and son Victor of Olivia were amongst those from that vicinity to attend the sale at David Carlson's last Thursday.

Mr. and Mrs. Ludwig Johnson from Cambridge were visitors at the Chas. Hawkinson home a few days this past week.

Otto Felfark assisted Ed. Kostka with plowing last week.

Mrs. Henry Aspaas and daughter visited at O. Blomquist's last Sunday.

O. Blomquist was a Willmar visitor last Thursday.

Wm. A. Olson visited at Oscar Olson's Thursday evening.

Mrs. Lawrence Anderson will entertain the Ladies Aid at the Fahlum Baptist church Thursday afternoon this week.

Mr. and Mrs. Ludwig Johnson visited at Erick Rosen's Friday evening.

Mrs. A. Aspaas returned to Willmar last Saturday after a few days' stay at the H. Aspaas home.

John Hageman of Nebraska, who has spent all fall in this vicinity leaves this week for a few weeks' visit in Sacred Heart and then he will leave for Nebraska.

Mr. and Mrs. P. G. Gibson and daughter Effie and Jane Wahlquist visited at Chas. Hawkinson last Sunday.

Gust Nylen of Dodge, N. Dak., visited at E. Rosen's home last Sunday. At present he is employed as carpenter at Olivia.

Mr. and Mrs. John Aspaas and family of Willmar have now moved to the Anna Aspaas farm and Mr. and Mrs. H. I. Aspaas have moved to Willmar, where they will spend the winter months and will move to their future home at Milaca in the spring.

Ether Anderson is at present staying at Christ Mattson's.

Mr. and Mrs. W. T. Blomquist and Mrs. Anderson visited at E. Rosen's Sunday.

Oscar Olson and O. Blomquist were Renville visitors Sunday.

R. W. Julius of Willmar was a visitor at the Ekblad and O. Blomquist homes Sunday.

Last Friday evening neighbors and friends sprung a very pleasant surprise on Mr. and Mrs. H. I. Aspaas at their home in Lake Lillian. The evening was spent in games and music. Fred Norling was spokesman and presented Mr. and Mrs. Aspaas with a silver percolator. A delicious luncheon was served to all present and everyone reported a very enjoyable time.

Franklin Erickson and George H. Anderson assisted H. I. Aspaas with moving his household goods last Saturday.

Marie Blomquist returned from Willmar last Tuesday evening after several days' stay at the R. W. Julius home during Mrs. Julius' illness.

Marie Erickson and Frances Hag of Willmar spent Sunday at their parental home.

IRVING

Irving, Oct. 20.—Mrs. H. C. Hanson returned from her trip to Minneapolis on Monday evening last week.

Emil Olson who has been in Sask. Canada since last spring, returned last week. He says that they are having an abundance of rain.

Christ Emerson had a carload of potatoes shipped to Hawley, from Le Port, Minn. which he sold to the farmers last week.

Volan shipped his household goods to Detroit, Minn. last Wednesday. The family left for that place the latter part of the week.

Mrs. Karl Peterson and son are visiting with friends and relatives. She came to bid her brother Nicolai farewell last week.

H. C. Hanson nearly met with an accident last Sunday by running his car against some farm machinery on the road. The road limit ought to be clear from such articles as farm machinery.

Theodore S. Nelson with his wife came from N. Dak. last Wednesday. They intended to go with the Volan family to Detroit, Minn.

Clara Sundt who attends the Normal school at St. Cloud spent last Saturday and Sunday with her auntie Mrs. Lindberg at Foley, Minn.

Mr. and Mrs. R. B. Johnson visited at Michel Peterson's last Sunday.

Mrs. Linas Martinson who has been sickly for some time is now improving very nicely which will gladden her many friends and relatives.

The Girls Society of the Nordland church met last Saturday at the home of Lottie Christenson.

The H. E. Peterson threshing rig finished its fall work last week and the Peterson boys are now ready to start with corn shredding.

Many of the young people from this community went to the weight social at District No. 2 last Saturday evening and reported a good program given.

Agnes Hanson left for Minneapolis last Monday morning. Her sister left last Friday morning.

Mr. and Mrs. John Bolt of Renville came to Hawley last Saturday and visited at the home of S. C. Sunde.

Monday. Their daughter Henrietta accompanied them.

Mr. and Mrs. H. J. Hanson called at John Lind last Sunday afternoon.

Anton Jacobson was a Paynesville caller last Thursday.

Oliver Anderson who has been visiting at home for a few days left for St. Paul last Wednesday.

A relative of P. J. Jacobson, Mrs. Johnson and her daughter Ebba from the state of Wisconsin arrived last Thursday for a visit with relatives.

Mr. and Mrs. W. M. Stevens and family are in the city for a few days.

Mr. and Mrs. O. Olson and four children of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

Mrs. Emma Anderson of New London visited at the Aug. Moller home the latter part of the week.

Mr. and Mrs. W. M. Stevens and family of Orono and Miss Bertha Christensen of Minneapolis, were guests at the H. W. and Norman Christenson home last week.

MILLIONS OF DOLLARS LOST YEARLY

Farmers Lose Vast Sums Annually in Wild-cat Investments—Co-Operation Usually Safe.

The slick, strong-armed, grafting sneeringly terms the Farmer an easy mark, and the Farmer is a prey to a horde of this class of gentry. They come in every guise, and are so cunningly polished. Their voices are so loudly uttered, and they concoct a story that is alluring in the extreme, bringing to the Farmer visions of easy wealth and quick returns.

There is no doubt that the Farmer is being deceived and that he is losing millions of dollars, of which he never had the opportunity or chance to realize a single penny. It is passing strange that our Farmers will be bit repeatedly by this class of parasites, but they are slowly learning their lesson and it is becoming a matter of time before they will be able to guard themselves against the unwary.

If our Co-operative organizations have a mission, one of more importance than any other, it is to protect our membership against this evil, and our papers and periodicals should take infinite pains to expose these finely concocted schemes, and place our members on guard.

There is another reason, too, aside from protecting the Farmer against loss, which is of great importance, and that is: The time has come when, if the Farmer is to be freed from the mess conditions which hamper and hamper him, he must have a just profit on his labor, he must own and control his own Marketing Facilities as well as the financial institutions necessary to finance his business and his marketing enterprises. It is a fact that our Farmers are investing annually millions of dollars in enterprises some of which are absolutely worthless, and even those that have good value are being sold at a loss.

On the evening of Oct. 18th Mr. and Mrs. Martin Hanson were agreeably surprised on their 25th wedding anniversary. Their relatives and a lot of friends and neighbors gathered at their home in Minneapolis to celebrate the occasion, coming to Paynesville in the afternoon but did not appear at the home of the H. W. and Norman Christenson. The schools in the community was lately visited by the County Superintendent Mr. O. O. Ulvin.

Conrad and Clarence Thorson spent last Sunday afternoon at the home of Edward Sunde.

P. J. Sunde and Conrad Olson were Paynesville callers last Saturday.

George Sunde acted as fireman with the Peterson corn shredding machine.

The rain last Monday hindered the grain threshing and corn shredding.

HAWICK

Hawick, Oct. 20.—O. B. Thorson transacted business in Paynesville Thursday.

Mr. and Mrs. S. W. Barger and children of Howard, Dak. were in town.

Government Veterinarian of Jackson, Mississippi, Mr. and Mrs. J. W. Barger and Rev. Mr. E. E. Pratt and children of Paynesville spent Thursday at the E. P. Welch home.

Mr. and Mrs. Erickson and daughters Eunice and Gudrun and Mr. Mickelson of Irving autored to Morrison county Saturday to visit with Mrs. Olson.

Miss Ida Peterson and brother Peter autored to Paynesville Thursday.

M. Parsons visited friends south of Hawick Sunday.

Miss Ida Peterson and brother Peter autored to Paynesville Thursday.

M. Parsons visited friends south of Hawick Sunday.

Miss Ida Peterson and brother Peter autored to Paynesville Thursday.

M. Parsons visited friends south of Hawick Sunday.

Miss Ida Peterson and brother Peter autored to Paynesville Thursday.

M. Parsons visited friends south of Hawick Sunday.

Miss Ida Peterson and brother Peter autored to Paynesville Thursday.

M. Parsons visited friends south of Hawick Sunday.

Miss Ida Peterson and brother Peter autored to Paynesville Thursday.

M. Parsons visited friends south of Hawick Sunday.

Miss Ida Peterson and brother Peter autored to Paynesville Thursday.

M. Parsons visited friends south of Hawick Sunday.

Miss Ida Peterson and brother Peter autored to Paynesville Thursday.

M. Parsons visited friends south of Hawick Sunday.

Miss Ida Peterson and brother Peter autored to Paynesville Thursday.

M. Parsons visited friends south of Hawick Sunday.

Miss Ida Peterson and brother Peter autored to Paynesville Thursday.

M. Parsons visited friends south of Hawick Sunday.

Miss Ida Peterson and brother Peter autored to Paynesville Thursday.

M. Parsons visited friends south of Hawick Sunday.

Miss Ida Peterson and brother Peter autored to Paynesville Thursday.

M. Parsons visited friends south of Hawick Sunday.

Miss Ida Peterson and brother Peter autored to Paynesville Thursday.

M. Parsons visited friends south of Hawick Sunday.

Miss Ida Peterson and brother Peter autored to Paynesville Thursday.

M. Parsons visited friends south of Hawick Sunday.

Miss Ida Peterson and brother Peter autored to Paynesville Thursday.

M. Parsons visited friends south of Hawick Sunday.

POTATOES! POTATOES!

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

I will have a carload of strictly fancy screened and sacked winter potatoes the last of this week. It will be to your interest to see this car of potatoes and get my price on what you want. Phone orders will be taken and potatoes will be delivered in order taken.

J. R. LONEY.

panies was \$785,302.00 or an average of \$785,302.00 per cent on the outstanding capital. Under this head it should be mentioned that we include the report of one of the largest light and power companies in America. This company has an outstanding capital of \$13,982,100.00, and paid a dividend of \$1,982,100.00. The report states that this other eleven companies were comparatively small and the gains nominal. The report states still further:

"14. There are sixteen oil and mining companies upon our records showing a total outstanding capital of \$7,535,618.00. Not one of these companies shows a gain and no facts are submitted which indicate any great progress in the way of exploration."

What Becomes of High Capital? The above statement is one that should attract the attention of the investing public in no uncertain way. Think of it! In the State of South Dakota, where sixteen oil and mining companies report to the Securities Commission, representing from the reports in that state alone the immense sum of \$7,535,618.00, not one of these companies shows a gain and no facts are submitted which indicate any great progress in the way of exploration."

But the report continues: "15. It appears that there are forty mining companies with a capital issue totaling \$21,112,761.00, which report not gains and in many instances losses are shown. In fact, there are ten among the former companies with an outstanding capital of \$7,577,139.00 which show a total loss of \$226,484.00. This item should be deducted from the gains shown in paragraph one, thus materially reducing the total average gains for all companies."

Co-operation Pays. The report from the Commission, in commenting upon the above statement, says very tersely:

"From the foregoing figures, several conclusions may be drawn. It is amply shown that the small co-operative companies of the state are being conducted on a profitable basis. This is especially true of the elevator companies. The reports show that each elevator is using from \$3,000 to \$50,000 of borrowed money obtained from banks and commission companies. Notwithstanding the payment of considerable sums for interest, the business is highly profitable."

This leads to the suggestion that much more capital could be employed in these elevator companies, thus reducing the necessity for so much borrowed money, and saving large sums now being paid for interest.

Commenting further on this report, the writer says:

Safer Investment at Home. "The Commission has a right to feel a pride in the success of the co-operative companies. It means that the South Dakota people have the ABILITY TO CO-OPERATE and make the best use of their combined capital and credit. The fact also shows that the farmer should realize that he can find a FAIR SAFER AND MORE REMUNERATIVE INVESTMENT IN HIS OWN DOOR, and one that is very much better than the average stock proposition offered by outside corporations."