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BORROWING ON LAND

Over a year ago the Land Bank of the State of New York was established by the legislature to mobilize farm-mortgage and town-mortgage credit. It was to act for local co-operative loan associations already long in existence, taking their mortgages on real estate and selling its bonds and debentures based on such mortgages.

The primary machinery for the scheme—namely the local associations—had been in operation for years. But it is only just recently that the Land Bank made its first issue of bonds—fifty thousand dollars in amount, bearing four and a half per cent interest and sold at par. It took many months to get the plan into operation. Of course, if it had been necessary to begin at the bottom and first organize the local loan associations it would have taken much longer.

Settled business practices of any sort change slowly, even though a better substitute is offered. To put a national farm-credit scheme into extensive operation will be the work of years. Congress should keep that in mind in its legislation on the subject. A good many hopeful people think it can be done in a few weeks; but they are doomed to disappointment.—Saturday Evening Post.

Walum News Notes

While doing the chores Axel Everson was somewhat surprised to find a hen had stolen away and was hatching a brood of chicks at this time of the year. The nest was located under the manger in the horse barn Jan. 21, and six little chicks peeped their heads from under the mother hen. It seems this hen started her task on the first day of the year inasmuch as she was hatching on the twenty-first. She must be an early bird.

Fred F. Butler was at Rogers over Sunday.

H. G. Rohlwing was at the county seat on business last Monday.

Carl Heyerdahl returned home last Monday from So. St. Paul where he had been with a carload of hogs.

C. A. Evenson and wife returned home from Cooperstown where Mr. Evenson has been relieving N. P. Agent Barnes.

Geo. J. Jacobson and wife were at Cooperstown between trains Tuesday

M. O. Wallum was a county seat visitor Tuesday.

Tuesday morning when about to arise Mr. and Mrs. A. D. Anderson awakened to the fact that the room was filled with gas. It seems that a galvanized extension was used on the chimney and this had become more

or less rusted so that the wind had blown down a hole in it which caused the wind to blow down into the chimney instead of drawing as it should. This caused the hard coal heater to fill the house with gas. Both Mr. and Mrs. Anderson were so affected that it became necessary for them to remain home all that day being confined to their bed. Their condition however was much improved on Wednesday and they were both able to fill their posts again that day.

Justin Wallum and wife returned home Tuesday from a visit with friends at Luverne.

C. A. Evenson left Tuesday evening on a business trip to Fargo. He will also visit at his home in Syre, Minn., before his return.

A very pleasant social was given Tuesday evening in the hall by the Walum Social Club. A business meeting was called immediately after luncheon at which the members heard the report of Treasurer Werner. President Wogsland appointed Carl F. Werner to succeed C. L. Rohlwing on the social committee and in addition appointed Henry Lewis to act with the committee. Carl Rasmussen was appointed floor manager. The next social will be given Tuesday evening, Feb. 1.

Mrs. Rasmus Larson returned home from St. Charles, Ill., Wednesday, where she had been to visit a sister.

Mrs. McFaul, formerly Clarice Evenson, of Piapot, Sask., is visiting at the C. A. Nelson home.

C. J. Everson, who has been visiting with his brother E. W., left Wednesday evening for his home near River Falls, Wis. He will stop off at Wheaton, Minn., to visit with a sister at that point a few days.

Wm. C. Coates was at Hannaford Wednesday on matters of business.

Elizabeth Carroll was a county seat visitor Thursday.

Arvie Wunderlich was at Hannaford Wednesday between trains.

While driving over a high grade between the house and the barn at the E. W. Everson farm near Walum last Thursday Joe Banna had the misfortune of having his mules become balky and backed the covered rig over the high embankment causing the rig to turn turtle. Fortunately the occupant was uninjured and the rig stopped in such a manner that it was necessary to turn it over several times to get it on level ground again. No damage was done to any portion of the outfit which was considered a miracle.

Posters around town announce a non-partisan speaker in the hall, Wednesday, Feb. 2.

Julius Halvorson was at Cooperstown Friday.

Mrs. McFaul left for Hannaford where she will visit with her folks a few days before leaving for her home in Canada.

Harvey and Clara Rasmussen were Dazey passengers Friday evening.

Mrs. O. M. Rognlien and daughter arrived Friday from Minneapolis where they have been spending the past month recuperating from operations performed at Rochester in November. Mrs. Rognlien reports

her condition much improved.

The announcement comes that a moving picture show will play in the Walum hall Friday and Saturday evenings, Feb. 4 and 5. A rumor is afloat that possibly a dance will be given following the Friday night show, altho nothing definite as yet.

Arvie Wunderlich went to Dazey Friday to take in the dance.

Mr. and Mrs. Zilas Zing, the aged parents of Mrs. Andrew Wogsland, left last Saturday for Sanborn where they will visit with relatives. They have been visiting at the Wogsland home for the past six weeks.

Alf Juell is suffering from an attack of the measles.

SPECIAL THIS WEEK

60c Ladies' Outing Flannel Pet 1 Coats, Special 48c.

Hannaford Merc. Co.

WHAT IS A KILOWATT?

With the growing interest in the electric light proposition everybody should know the meaning of the term "watt" and "kilowatt" which we hear used in this connection. We therefore publish an article below in which these terms are explained to our readers.

To a person knowing nothing about the technicalities of electricity a kilowatt hour basis for measuring electrical current is a term to them and nothing else.

A watt is a unit of measure for electricity just as the quart is the unit measure for milk and the bushel a unit of measure for corn. Kilo is a Greek word meaning 1000, and a kilowatt is 1000 watts. It takes its name from James Watt, the famous physicist.

There are 746 watts, or nearly three-fourths of a kilowatt, in one horse power.

Here are a few things a kilowatt will do:

It will operate a sewing machine for 21 hours.

It will warm enough water for shaving purposes every morning for 30 days.

It will heat a curling iron three minutes every day in the year Sunday included.

It will propel an electric automobile three miles, or operate an electric piano for ten hours.

It will light 3000 cigars.

It will light an old 16-candle power Edison lamp 15 hours, or a 25-watt tungsten lamp for 40 hours, 40 watt lamp for 25 hours, or a 60-watt lamp for 16 hours.

Run a 9-inch electric fan 25 hours.

The energy produced by a kilowatt hour of electricity should keep a small motorcycle at top speed for an hour.

The energy produced by a kilowatt hour of electricity running through a motor will raise 22 tons of coal 60 feet in one hour. That is more than the biggest horse found in the Scotch mines could do when James Watt tried to measure the strength of one horse. The big horse Watt used raised 15½ tons of coal 60 feet in one hour. The efforts of this famous horse are known as one horse power and is used in measuring the power of engines.

An electrical meter is used in determining when one kilowatt of cur-