The merchandise business of the early years in Newfolden were allected by the economic conditions of the country and there were good times and bad. Wholesale firms that became well known were: Lindeke for dry goods, Foot Schulze for shoes, Griggs Cooper for groceries, Janey Semple for furniture, Beloit Glove Co., and Butler and Sommers for notions, Marshall Wells for hardware and Gordon Ferguson for furs.

This section of our story of Newfolden has dealt with men: Kleppe, Hoberg, Seilstad, Swenson, Amundson, Lee, Tvedt, Nelson, Gree, Haugen, Bjornrud, Elseth, Bjorgaard, Knitter, Ross, Smeby, Sagstuen, Haug, Johanneson, Sethre, Holmos, Severson, Stokke, Campbell, Thompson. All of these people by their activity in community affairs have had a major part in shaping the village of Newfolden as it is. They may at times have failed to accomplish what they sett out to do but they have had high resolves of the importance of working for justice for all.

Banks in Newfolden

1904-1973

Farmers State Bank

Promoted by Melgaarsd the Farmers State Bank of Newfolden was incorporated October 12, 1904 with H.E. Myhre of Badger, Iowa as cashier. A small frame building was constructed on the site of the present post office. That small frame building was later sold and moved farther west in the same block and is now the Lokken Insurance Office. One summer night in 1907 the Farmers State Bank was robbed by men who traveled by horses and buggy. To deafen the sound of the explosion of the safe the robbers had hauled in a load of hay. The \$2300 stolen were never recovered and the robbers were not apprehended.

A large brick building was erected on the original bank site. After a few years Mr. Myhre was made president of the bank and John H. Johnson of Wisconsin became a cashier, a position which he held for many years. In 1925 the Farmers State Bank and the Peoples State Bank merged and was named Farmers and Merchants Bank.

Peoples State Bank

According to Henry Hanson the Peoples State Bank of Newfolden was incorporated July 15, 1915. The first officers were: President, H.L. Wood, Carl Hanson cashier and assistant cashier H. M. Hanson. In 1917 Carl Hanson became president and Erick Bergsman cashier. In 1919 L.S. Kolden was made president and H. Algaard, cashier. The Peoples State Bank build a brick building on the site now owned by the Farmers Mutual Insurance Company. On December 1925 the Peoples State Bank merged with the Farmers State Bank and the business was conducted in the Farmers State Bank building. The merged bank was named Farmers and Merchants State Bank.

Farmers and Merchants State Bank

The merger of the two banks took place in 1925 with H. Algaard as president and H. E. Myhre as cashier. In 1927 Carl Hanson was elected president and H. Algaard casheier. June 1, 1927 the bank was closed according to a certificate of the commissioner of banks in Minnesota. The bank never reopened.

Marshall County State Bank

In September 1959 the business of the Marshall Co. State Bank of Holt was moved to Newfolden. A new structure 24 feet by 94 feet was built at the site where the bank is now located. Alton Carlson was the first cashier. The bank is serving Central Marshall County. With its many departments the bank gives full banking service including an extensive insurance program.

Newfolden Cooperative Creamery

At the beginning of the 20th Century farmers became interested in a new invention - the cream separator. The DeLaval Co. sent a salesman to demonstrate the separating. Purchases were made by many of the farmers. When the farmers experienced the case of separating cream from milk with this new invention they increased their heads and then they saw the need for a local creamery where the cream could be sold. Then came into being the cooperative creamery of Newfolden. The creamery association was organized June 1, 1906 with L. P. Brandstrom as president Anders Schey as vice president, Nels Ahlberg as Treasurer. and Brede Svendson as secretary. Directors were: Lars Bjorsness, H. Amundson, Andrew Moen, John Lokstad, C. P. Haugen. The creamery structure was built in 1906 on the river bank at the west end of town. The first cream was received at the creamery August 26, 1907 with Frank Pace as buttermaker. He was succeeded by Olaf Rhodegaard. Then came William Lindahl and Hjalmer Martin. Hjalmer Martin served from 1934 to 1964. Many assistants were employed down through the years including Albert Hanson, Peter Tvedt, Ole Nyflot, Carl Nyflot, Bertil Haugen, Orville Elseth.

One side line of business was selling ice. Large ice blocks three sq. ft. were cut from the frozen river during the winter and packed between layers of sawdust in the ice house at the north of the creamery. Thus packed, the ice would last through the summer season. The creamery obligingly sold ice to Newfoldenites who desired to buy for their own ice boxes. Many people bought ice and made home made ice cream. Complete remodeling was made in

1952. A side business was the operation of gasoline pumps. With changing times the amount of cream sold to the creamery diminished and the creamery as such was closed down.

Newfolden Grain Elevators

The very first elevator in Newfolden was the Prairie Elevator built in 1904 with Albert Hole as manager. This elevator later became the Farmers Cooperative Elevator. Julius Strombo was manager for part time and Axel Anderson served as manager from 1918 to 1953. The present manager, Ray Tunheim, has served for many years. Under his management the Newfolden Farmers Cooperative Elevator acquired and managers the Strandquist elevator. In the 1970 annual report to stockholders the manager reports that total asset were \$399,940.78. Dividents paid on capital stock was \$2,938.50 In 1970 the officers were Milford Rokke, pres., Emil Dyrud, Vice Pres., Harold Hanson, secretary, treasurer. Besides handling grain the elevator cleans grain, sells feeds, coal, and various fertilizers and pesticides.

In 1971 a disastrous fire burned the elevator to the ground but it has been rebuilt and is now much farger than before.

The second elevator built in Newfolden in 1905 by Hanson and Barzen was adjacent to the Prairie Elevator. Its first manager was Martin Schie followed by Peder Hoglin and Olaf Nerby.

According to the Clarion of August 1937 wheat sold for one dollar and eight cents per bushel. oats for twenty cents per bushel, and barley for forty cents a bushel.

Newfolden Central Telephone Company

On July 11, 1908 a meeting was held at the Ellerth schoolhouse for the purpose of organizing the Newfolden Central Telephone Co. The meeting was called to order by Abel Anderson. It was announced that thirty two individuals

had subscribed to buy shares at ten dollars a share. The following officers were elected: Adolph S. Rokke, Pres. Ole Hjelle, Secretary.

At a meeting of the telephone board October 29, 1908 arrangements were made for building a toll line from Ellerth to connect with the Warren exchange. At this meeting it was decided to have a fixed rate of fifteen cents between Ellerth and Newfolden, B. J. Bakke offered to furnish switching service at Newfolden and charge five cents on each call.

At the annual meeting of the company June 15, 1909 it was voted to move the switchborad from Ellerth to Newfolden. Eddie Grimstad and B. J. Bakke built the telephone line from Ellerth to the village of Newfolden and the switchboard was installed upstairs of the B. J. Bakke confectionery store by Alfred Johnson. There was a telephone line from Thief River Falls to Newfolden but it was not at the time connected to the switchborad. The Warren telephone exchange was connected. Persons living within the range of the telephone system but who were not subscribers were to pay at the rate of ten cents a message, five cents to go to the company and five cents to the party owning the phone where the call was made.

At first the West Valley line did not have a telephone wire as such but ran it along the fence wire.

According to records of July 6, 1911 Ole Tvedt was hired to provide telephone service. His wife operated the switchboard. They were to be paid a flat rate of twenty five cents per month for each phone and messenger fee for incoming calls. It was at this meeting that the Spruce Valley Telephone company was given connections with the Newfolden Central Telephone Co. for one dollar a year for each phone and they were to pay their operating expenses. At the board meeting in 1912 connections were provided for the Mortrud-Engstrom line at the rate of sixty cents per phone.

The Articles of Incorporation are dated February 17, 1913. In 1914 the first directories were published and distributed. In 1915 the operator to furnish foom and necessary fixtures. The hours to be from 7 a.m. to 10 p.m.

In May 1917 a meeting was called for the purpose of considering building a telephone line southwest of Strandquist. The company agreed to pay ten cents for each pole set.

The minutes for February 18, 1919 reads as follows:
"An offer from Alfred Johnson to operate the "Central"
in the village of Newfolden for the year 1919 was considered. He was to furnish a competent operator, an office, fuel, light and receive three dollars and fifty cents for each phone from this line and connecting lines. Alfred Johnson offer was accepted. On November 13, 1920 it was decided to permit the New Solum line to receiver switching service. From 1920-1922 Olga Johnson operated the exchange.

In 1922 the company purchased an exchange building, the old Stamnes Hotel. John Dyrud was hired as manager and line man. in 1928 he was succeeded by Carl Brekkestan. September 1, 1929 Mr. and Mrs. Andy Bakke were hired to take over the duties of the exchange. In 1963 an appreciation day was held for Mr. and Mrs. Andy Bakke who had served so long and efficiently.

With progress came changes so no more do we hear the friendly responses of the "Hello girls. Many old timers however, will remember the voices of some of these girls: Hilma Tvedt, Olga Lokken, Verna Isaacson, Anna Stames, Olga Johnson, Agnes Bakke, Sophie Prazkwas, Margaret Hanson, Gladys Grindeland, Yoos, Marie Hall, Mabel Wickstrom, Hannah Nelson, Alma Haugen, Velma Seilstad, Evelyn Tunheim, Senora Tunheim, Margaret Moen, Bernice Johnson, Vernice Aune, Shirley Bakke, Jeanette Bakke, Amy Hjelle.