

The McCook Tribune

ESTABLISHED 1882.

F. M. KIMMELL, Editor.

Largest Circulated Newspaper Published in Red Willow County.

Entered at postoffice, McCook, Nebraska, as second-class matter. Published Tuesdays and Thursdays.

THE BASIS OF ADVERTISING

Advertising is not yielding to a streak of charity but it is a matter of simple business, and business sometimes is utterly lacking in the "Golden Rule" and is cold as ice.

A business man considers a number of matters before he selects a paper to spend his money on, to get more money, to spend more money, to get more money.

The section which the paper covers the character of the people who read the paper, and the reputation of the paper. These are the considerations.

The Tribune has enjoyed a wide circulation in all parts of the county for many years.

McCook is the center of a large community of thriving people. The Tribune along all the rural mail routes of McCook has many patrons.

The people who make McCook banks and stores their places of doing business, are people who in large numbers are readers of the Tribune.

The people who are readers of the Tribune are numbered among the best families of the county, people

who have been faithful readers of the Tribune for over a generation. The sons and daughters are taking the same paper that their parents believed in before them and they are training up a crop of boys and girls who likewise are loyal to the Tribune. The old supporters are standing by the Tribune and new subscribers are being added.

The Tribune has always stood for high ideals, for the best interests of the community. Schools, churches, business, social life, politics, all that is for the public good.

Considering the circulation, the class of readers, the policy of the Tribune, this paper must commend itself to the business world as an advertising medium of unusual merit.

The advertisements are of such a nature, that we do not hesitate to stand back of them.

Advertising pays. If you have an ad in the Tribune you use good business judgment and if you are not using the columns of the Tribune do so at once and get results.

OPENS JUNE 27TH.

Information for the public concerning the postal savings bank to be opened in the McCook postoffice on June 27th:

Object.

The postal savings system is established for the purpose of providing facilities for depositing savings at interest with the security of the United States Government for repayment.

Safety.

The faith of the United States is solemnly pledged to the payment of deposits made in postal savings depository offices with accrued interest as provided by the postal-savings act.

Who May Deposit.

Accounts may be opened and deposits made by any person of the age of 10 years or over in his or her own name and by a married woman in her own name and free from any interference or control by her husband. No person can have more than one account at any one time.

No person may open a postal-savings account at any post-office who is not a patron of that office.

All accounts must be opened in person by the depositor or his authorized representative. After opening an account a depositor may forward subsequent deposits to the post-office by mail.

Deposits will be accepted only from individuals, and no account will be opened in the name of any corporation, association, society, firm or partnership, or in the names of two or more persons jointly.

No account will be opened in the name of one person in trust for or on behalf of another person or persons.

Service Free.

The service of the postal savings system is free, and no charge or fee is collected or required in connection with the opening of an account or the withdrawal of money deposited.

Privacy of Accounts.

No person connected with the post office department or the postal service is permitted to disclose the name of any depositor or give any information concerning an account except to the depositor himself, unless directed to do so by the Postmaster General.

How to Open an Account.

When a person applies to open an account he must furnish the necessary information for the postmaster or his representative to fill out an application, which he will then be required to sign. If the applicant signs by mark his signature must be witnessed by a disinterested person.

Deposits.

Deposits are evidenced by postal-savings certificates issued in fixed denominations of \$1, \$2, \$5, \$10, \$20, \$50, and \$100, each bearing the name of the depositor, the number of his account, the date of issue, the name of the depository office, and the date on which interest begins. The postmaster or his representative will make out a duplicate of each certificate issued, which the depositor will be required to sign and which the postmaster will retain in his records. No account may be opened for less than \$1, nor will fractions of a dollar be accepted for deposit.

No person is permitted to deposit more than \$100 in any one calendar month nor to have a total balance to his credit at one time of more than \$500 exclusive of accumulated interest. Savings certificates cannot be transferred or negotiated and will be payable only to the person to whom issued.

On opening an account a depositor is supplied with an envelope in which he may keep his savings certificates. On this envelope is printed information for his guidance, and also a blank ledger record on which to keep an account of his deposits and withdrawals.

In case a savings certificate is lost or destroyed the depositor should notify the postmaster. If deemed proper, a new certificate will be issued upon compliance by the depositor with the necessary requirements. Postmasters are not permitted to receive savings certificates for safe keeping.

Savings Cards and Stamps. Amounts less than \$1 may be saved for deposit by the purchase of 10-cent postal-savings cards and adhesive 10-cent postal savings stamps.

Each postal-savings card contains blank spaces to which savings stamps may be affixed from time to time as purchased, and a postal-savings card with nine 10-cent savings stamps thus affixed will be accepted as a deposit of \$1 either in opening an account or in adding to an existing account.

Savings cards and stamps will be redeemed only by the issue of savings certificates and are not valid for postage. They will not be received in exchange for postage stamps nor will postage stamps be accepted in exchange for postal-savings cards or stamps.

Interest.

Interest will be allowed on all deposits at the rate of 2 per cent per annum, computed on each savings certificate separately, and payable an-

nually. No interest will be paid on money which remains on deposit for a fraction of a year only.

Deposits will bear interest from the 1st day of the month next following that in which deposited.

Interest will continue to accrue on a savings certificate as long as it remains outstanding, certificates being valid until paid, without limitation as to time.

Compound interest is not allowed on an outstanding certificate, but a depositor may withdraw interest payable and include it in a new deposit, which will bear interest at the regular rate.

Withdrawals.

A depositor may at any time withdraw the whole or any part of his deposits to his credit with any interest payable by surrendering savings certificates, properly indorsed, for the amount desired.

A depositor presenting a certificate for payment in full with all interest payable must indorse it on the back in the presence of the postmaster or his representative and surrender it. The postmaster or his representative, if satisfied as to the depositor's identity, will then make payment.

When a depositor desires to withdraw only a part of the amount called for by any certificate the postmaster will cancel the certificate and issue a new certificate covering the amount to be left on deposit. The new certificate will be so dated that the depositor will not lose interest on the amount remaining continuously on deposit.

When a depositor desires to withdraw merely the interest payable on any certificate, instead of indorsing and surrendering the certificate as in case of full payment, he will be required to give his receipt in duplicate for the amount of the interest paid. The postmaster will enter the interest payment on the back of the certificate and return it to the depositor.

Deposits Not Made in Person.

When a person who has opened an account can not appear personally to make an additional deposit, because of infirmity or for other good and sufficient reason, the amount to be deposited may be sent by a representative or forwarded by mail. On receipt of the amount the postmaster will send to the depositor the duplicate of each savings certificate to be issued. When the duplicate or duplicates thus delivered have been signed by the depositor and returned to the depository office, the postmaster will send him the original certificates covering the amount of the deposit. New accounts can not be opened by mail. When an intending depositor desiring to open an account is unable to appear in person he may forward the money by a representative who will be provided with an application form, which must be properly filled out by the intending depositor and returned with the duplicate certificate or certificates.

Withdrawals Not Made in Person.

When under similar circumstances a depositor can not appear in person to make a withdrawal, a blank order will be furnished for his use upon request by his representative. When such order has been properly filled in and signed by the depositor, with his signature witnessed by a disinterested person, and has been returned to the postmaster, together with each certificate to be paid properly indorsed, payment will be made to the depositor's representative.

When a depositor is unable to appear in person desiring to withdraw merely the interest payable on any certificate, the blank order furnished will include receipts for the interest to be paid, upon return of which, properly signed by the depositor, the postmaster will make payment to his representative.

Death of Depositor.

In case of the death of a depositor the amount standing to his credit will be paid to the executor or administrator of his estate upon compliance with the necessary requirements. In case no formal administration is desired by his relatives, the postmaster may, if it is deemed proper, be authorized to pay the amount of the deposit, on application in proper form, to the persons entitled to receive it, without the appointment of an administrator.

Account of Woman Who Marries.

A woman who opens an account and afterwards marries must present her savings certificates at her office in order that the certificates may be indorsed as payable to her in her new name. The postmaster will receive no further deposits from a depositor failing to comply with this requirement nor will he make any partial or interest payment to her.

Postal-Savings Bonds.

A depositor will be permitted to exchange the whole or any part of his deposits in sums of \$20, \$40, \$60, and including \$500, into United States \$80, \$100, or multiples of \$100 up to and including \$500, into United States registered or coupon bonds bearing interest at the rate of 2½ per

cent per annum, payable semiannually, and redeemable at the pleasure of the United States after one year from date of issue, both principal and interest payable 20 years from such date in United States gold coin. Such exchange may be made under date of January 1 and July 1 of each year, provided such bonds are then available.

A depositor desiring to convert his savings deposits into bonds on January 1 and July 1 of any year must make application at least 15 days before either of the dates named to the postmaster in triplicate on a form which will be supplied him for that purpose. At the time of making application he must indorse and surrender savings certificates covering the amount of the bonds desired, for which the postmaster will give him a receipt. Interest will continue to accrue on certificates surrendered until the date on which the bonds are issued. When the bonds applied for are received by the postmaster, the depositor will be notified and the bonds will be delivered by the postmaster on presentation of the receipt for the certificates surrendered. At the same time all interest due on the certificates surrendered will be paid.

Savings deposits converted into bonds are not counted as a part of the maximum of \$500 allowed one depositor, and there is no limitation upon the amount of available postal-savings bonds which may finally be acquired by a depositor.

Postal savings bonds are exempt from all taxes or duties of the United States, as well as from taxation in any form by or under state, municipal, or local authority.

Postal-savings bonds can only be procured by the conversion of postal-savings certificates, and will not be issued to persons who are not depositors, but whether in registered or coupon form they may, upon receipt by the depositor, be sold and assigned at any time to any person desired.

Information.

Further information concerning the postal-savings system may be obtained by application at any depository office or by inquiry addressed to the Postmaster General (Postal Savings System, Washington, D. C.

FRANK H. HITCHCOCK,
Postmaster General.

For special on sauer kraut by the gallon see Wagner.

Subscribe for the Tribune.

THE INTERMISSION

for all kinds
MAGAZINES AND DAILIES.
Temple Building.
Kansas City Post, 5c. week.

A Leading California Druggist.

Pasadena, Cal., March 9, 1911. Foley and Co., Gentlemen:—We have sold and recommended Foley's Honey and Tar Compound for years. We believe it to be one of the most efficient expectorants on the market. Containing no opiates or narcotics it can be given freely to children. Enough of the remedy can be taken to relieve a cold, as it has no nauseating results, and does not interfere with digestion. Yours very truly, C. H. Ward Drug Co., C. L. Parsons, Sec'y and Treas." Get the original Foley's Honey and Tar Compound in the yellow package. A. McMillen.

Terms of District Court 1911.

Chase county: April 24 and November 13.
Dundy county: March 6 and November 20.
Frontier county: March 20 and October 2.
Furnas county: February 20, May 29 and October 23.
Gosper county: January 30 and September 25.
Hayes county: March 13 and September 18.
Hitchcock county: May 1 and November 27.
Red Willow county: February 6, May 15 and October 9.
Robert C. Orr, district judge.

Lumber and Coal, That's All

But we can meet your every need in these lines from our large and complete stocks in all grades.

Barnett Lumber Co.
Phone 5

ANOTHER BANK STORY

Smith bought some pigs from his neighbor Jones. The price came to \$6.42. Smith paid Jones in cash, but as usual neither had the proper change, and Smith said; "Just make it even money." Smith lost 8 cents. Jones bought some pigs from his neighbor Johnson. The price came to \$6.42. Jones had his money in the bank and gave Johnson a check for the exact amount. Jones did not lose a cent. This is only one of the advantages of a checking account. Come in and let us explain further.

The First National Bank of McCook, Neb.

Quality and price, courtesy and promptness in delivery are making for success at the McCook Flour and Feed Store.

MRS. L. CANN

Teacher of
Piano and Organ.

910 First Street West, McCook, Nebraska.

I AM PREPARED

to do Paper Hanging, Light Carpenter Work and Inside Painting. Leave orders with C. C. Brown at Ideal Store or at 910, 1st St. West, McCook, Neb.

L. CANN.

COAL

We now handle the best grades of Colo. and Penna. coals in connection with our grain business. Give us a trial order. Phone 203.

Real & Easterday

Mike Walsh

DEALER IN

POULTRY & EGGS

Old Rubber, Copper and Brass
Highest Market Price Paid in Cash
New location - 1st and 2nd
street in P. Walsh building
McCook

Osborn, Kummer & Co.

DRAY LINE

All kinds of Hauling and Transfer Work promptly attended to. Your patronage solicited.

Office First Door South of DeGroff's.
Phone No. 13.

Fire and Wind Insurance

Written in First Class
Companies

C. J. RYAN,

White Line Transfer Company

Elmer Hawkins
Props.

Specialty of moving Household Goods and Pianos. Only covered van in city. Phones—Office, 68; residence, red 456.

Gold Watch

Given Away on June 30th to one
of my coffee and tea customers

COME AND SEE THE WATCH AT MY STORE,
WHERE YOU WILL FIND A FULL LINE OF
GROCERIES, FRESH FRUITS, SWEET CREAM ETC.

ONE CAR LOAD OF HIGH PATENT FLOUR AT
\$1.25 AS LONG AS LONG AS IT LASTS.

COME WHERE YOUR \$\$\$\$ WILL GET YOU MORE
THAN ANY OTHER PLACE IN McCOOK. :: ::

PHONE 14

D. MAGNER