

FOR BETTER ROADS

GOOD ROADS NOT EXPENSIVE

Interesting Account of Surprisingly Low Cost of Constructing Stretch of Road in Missouri.

The cost of good roads depends upon so many things that it rarely can be estimated with accuracy in advance of a minute examination of the localities the roads are to traverse. There may be heavy grading to do, or, if the course of the proposed road is "level as a barn floor," it may be necessary to spend considerable money in transporting from a distance the material needed for surfacing. Sometimes, with absolute honesty on the part of contractors, and strictest economy, the cost of constructing a given piece of roadway provokes astonished comment because it is so great, says Milwaukee Evening Wisconsin.



Fine Macadam Road in Missouri.

times, unfortunately, costs are swollen by reason of dishonesty and waste. Now and then, however, there are surprises in the other direction.

There is now circulating an interesting account of the surprisingly low cost of constructing a stretch of highway in Missouri. It seems the state highway commissioner reported to the effect that the best graded earth road in Missouri was a piece of considerable length in the Wellington and Napoleon district. Whereupon the president of the National Old Trails Road Association at once wrote to Wellington to

ascertain the cost of this road. He was told that the total expenditure on it was six dollars a mile. Thinking this a mistake he wrote again, only to learn that the figure named was correct. The district, it appears, owns modern road machinery and pays fair but moderate wages to an engineman and two grademen. The per diem expenses run to an even twelve dollars. Two miles are graded daily. Roads elsewhere in Missouri that are no better for practical purposes cost six thousand dollars a mile.

The surprising revelation thus set forth would seem to impose upon officials entrusted with responsibility on behalf of the people when good roads are to be built the duty of making careful surveys and estimates before letting the contracts.

AUTO FEES FOR GOOD ROADS

No Reason Why United States Should Not Take First Rank in Road Building Operations.

There are now upward of two million motor vehicles in use throughout the country. Of this number more than a million and a half are automobiles used for business and pleasure purposes. About 60,000 motor trucks are now in use. The revenues received in the various states from the registrations of these motor vehicles amount to more than twelve and a half million dollars annually.

The greater share of this revenue is being used for road improvement purposes, and provides a splendid fund from which great progress should be made in the construction of permanent highways.

With the efficient and economical use of these new funds there is no reason why America should not take first rank in road building operations for some time to come.—Farmers' Review.

Big Road Factor.

The automobile has been a most important factor in obtaining good roads.

Cost of State Roads.

More than \$200,000,000 has been spent by the various states on 21,000 miles of state highways. About 11,000 miles have been built within the last two years. Only seven states have no form of state highway department.

To Get Nearer.

Start a "good-roads-to-town" movement in your neighborhood, and it will not be long before the farm is set down from ten minutes to an hour nearer market.

Degeneration.

Smuggles—"Say, Jiggs. Who are those three gentlemen standing at the conservatory entrance?" Jiggs—"Why, they represent three generations. The ruddy old man with the fine head of hair, Buggs—the thin-haired one next to him is his son, and the disipated fellow with the bald head is the grandson."—National Monthly.

Fur-Fabric Coat Has Distinction



Of all the handsome fur-fabrics, that which imitates broadtail or moire carieul is the handsomest. In making this variety of their product the manufacturers have achieved a marvelous likeness to the skins they imitate, in a material less bulky and more durable than the fur. The expert fur dealer must look twice to tell the difference between it and his own wares, in a made-up garment.

Designers have taken advantage of this material to make up wraps that really deserve to be described as splendid. Its suppleness allows ample length and fullness without too great weight, and its beauty makes the use of elaborate ornaments, in the details of finishing, appropriate. Unless fur-fabrics are degraded in quality they are destined to play a great part in our apparel in the coming seasons.

The stately coat shown in the picture is made of an imitation of broad-tail (or baby lamb). It is far more elegant than the cheap grades of fur and no fur could be fashioned into a more impressive garment. It will solve the problem of those women whose

consciences will not allow them to wear broadtail, but who appreciate its exquisite and incomparable rich surface.

The broad collar and cuffs are of marten fur, and a hanging panel at the front is finished with it. Ornaments of silk braid, with pendent balls, define the waist line at the back and front.

A careful use of rich embroidery is managed with such good art as the finishing decoration that this coat is placed in the class of ultra-smart novelties.

Julia Bottomley

A White Velour Hat.

In one white velour hat the crown is almost entirely covered with encircling bands of black satin ribbon, through which only an occasional gleam may be seen of the white velour beneath. The brim of this hat is bound at the edge with a full ruche of white satin ribbon and trimmed on one side of the crown with two very large white wings.

IN BELGIUM TODAY

People Confident Day of Deliverance Will Come.

Young and Old Are Learning to Speak English—No Personal Relations Between Belgians and Germans—Boys Are Deficient.

London.—The following account of conditions in Belgium is from the pen of an American who has arrived in London after a year's stay in the Belgian capital:

"Belgium today is learning to speak English. Everywhere you go, you can see the old and young usually carrying notebooks, studying in the streets and trams, in the cafes, restaurants and in the homes, all talking English, using English expressions and words on all possible occasions.

"Belgium is confident. You have only to look at their faces to see it, and if you talk with them, they say, 'Just wait. The day of deliverance is coming. It may be this summer or next summer, but never? Vous etes fou!'"

"From the German military standpoint, Belgium is organized into three districts, the first, the Operationsgebiet or the zone of operations, which extends some fifteen to twenty miles behind the actual line of fighting; the second, the Etappen, which is an intermediary zone where all the supplies for the front are collected and distributed; and the third, the Occupationsgebiet or the occupied territory organized with both military and civil governments. No person can go from one to the other except on special permission, and then only by train, which includes as one of its comforts a thorough searching.

"No person can leave the town in which he lives, except by train or on foot. Those who wish to ride in automobiles must pay twenty marks a week or more. In the fortified cities of Liege, Namur and Antwerp, you must be in your houses at nine o'clock in the evening.

"Naturally no Belgian can go to Holland except by stealth, and I have good reason to believe that some sixty thousand have passed the frontier since the first of the year. Sometimes this necessitates the killing of one or two sentinels.

"Above all it is strictly forbidden to sing or play the Brabancon, the Marsellaise, and Tipperary, as a result of which nearly every Belgian can sing Tipperary and does so very often. On the Boulevard Anspach in Brussels one day four little boys were marching towards the bourse singing at the top of their lungs the Brabancon. It was not long before some German soldiers chased them, catching one, who, as he marched away to the kommandatur, cried out to his friends: 'Run and tell mamma that I am a prisoner of war!' The young Belgians all wear caps modeled on the soldiers' rest caps and are very independent.

"The German government of Belgium has expressed its desire that all Belgians should return to their work, but if it be work that can profit the Germans, they find something else to do. Then, besides, every piece of machinery that can be used in Germany has been stolen long since.

"It is easy to say, 'Go to work,' but it is another thing to have work to do which is not of direct benefit to the German military authorities. In Charleroi there were about fifty locomotives which had been damaged more or less. The Germans offered the work of repair with fair pay to the Belgian workmen, but they absolutely refused, as the locomotives could be used in sending supplies and troops to the front. It was nearly a month later when after failing to persuade the Belgians to work the Germans were compelled to bring workmen from their shops in Germany.

"I have given you some idea of the general relations between the Germans and the Belgians. As for personal relations, there is none.

"During the week before I left Brussels, I was a spectator of an incident which perhaps shows the distance between the two better than I can explain. I was standing on the platform of a tram coming up from town. It was crowded with both Germans and Belgians. A German subofficer took a cigarette from his case, and, having no match, asked the man standing beside him for a light. The Belgian had nothing to do but offer the German his lighted cigarette. When the German went to return the cigarette, the Belgian very politely informed the German that he did not care to smoke any more. The German could do nothing, although he felt the insinuation. He left the tram immediately.

"For our real news we have had to depend upon the Dutch papers and above all the London and Paris journals which were smuggled in from time to time. The German authorities have done all they could to stop these papers coming in, even making it extremely punishable, but as fast as they would stop up one channel of the supply another would be found. We were never without an English paper for more than two weeks since the first of September of last year.

"The commission for relief of Belgium has, no doubt, saved a nation from starvation, and under the difficult circumstances, have done a wonderful work. The Belgians know and really appreciate the help, even if the Germans have tried to claim the credit by publishing pictures of the commission's work and labeling them as some of the fine work Germany has done in Belgium."

New Ailment.

"I do hope," exclaimed Mrs. Twickenbury, "that that queer-acting dog hasn't got hydrostatics."—Christian Register.

Why He Mourned

"You say that Jenkins uses everything he has to you." "Worse! He owes much more than he has to me."—Boston Transcript.

MOTHER OF MISS CAVELL



A "grand old lady" is Mrs. Cavell, the mother of Edith Cavell, the British nurse whose last words before her execution were, "I am happy to die for my country."

To perpetuate the memory of her daughter, there is now a plan on foot in Great Britain to organize the Cavell Memorial fund.

Lead Pencils.

I don't think I'm exactly lazy and I have a fair amount of intelligence, but I cannot sharpen a lead pencil. I've been trying to learn for—well, I won't say how long, but it's many many years. I couldn't sharpen them when I was little. I couldn't sharpen them now that I am bigger. Pencil sharpeners don't sharpen them any better than I do. Or than you do, I wager, if you're a woman! When I'm rich I shall hire a man to sharpen my pencils for me every morning.—Exchange.

Only Person "Touched."

Duels in France are often more costly than dangerous. The very latest figure for which an encounter has been brought off is £4, and to do the thing in style considerably more must be spent. Aurelian Scholl, the boulevard journalist, once suffered. A friend of his sent a challenge and borrowed 100 francs off Scholl for his expenses. This sum he never repaid. "The duel was a bloodless one," relates Scholl. "I was the only person touched."—London Chronicle.

Your Opportunity to Buy a Farm

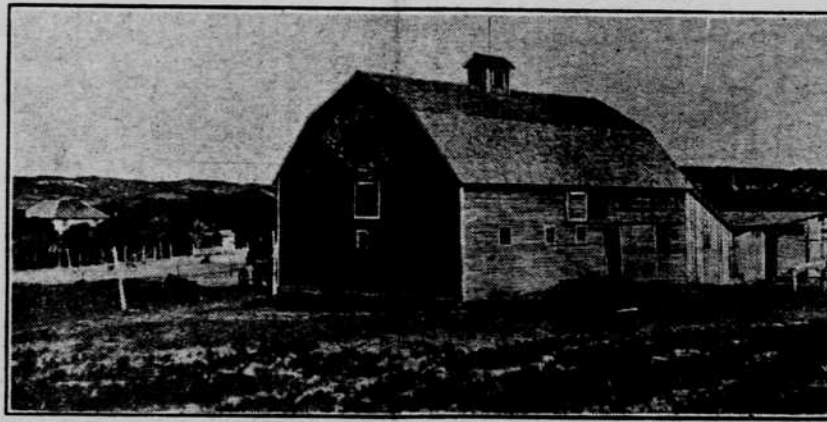
We are offering 2,700 acres of land in this county and within from three to five miles of Loup City, in any sized tracts to suit purchasers. This land is all in grass and all fenced, has plenty of windmills and reservoirs to supply fresh water to live stock and is suitable for use as a large stock farm or will divide nicely into several smaller farms, having plenty of farm land and plenty of good pasture land with each tract. Here is an opportunity for the man with a growing family of boys to secure a larger farm, as this land, or any part of it, can be sold and a smaller farm accepted as a partial payment. There are no buildings on this tract but if you are in position to make a reasonable payment and improve the land, arrangements can be made to give you time at a reasonable rate of interest on a considerable portion of the purchase price.

Improved Farms

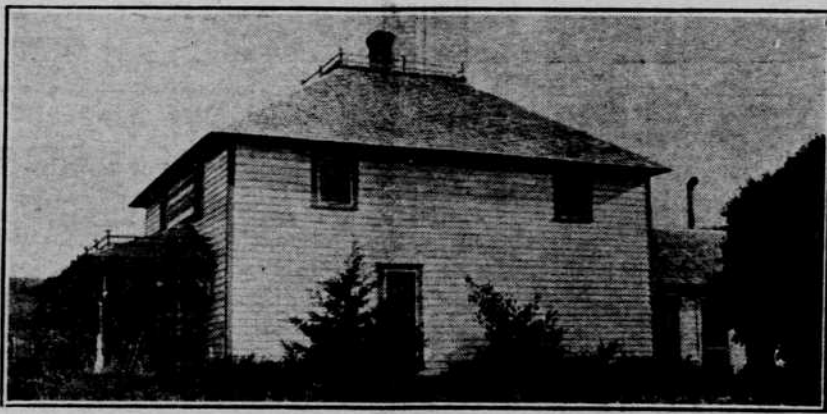
If you want to buy a farm that is already improved, we have a number of 160 and 320-acre farms, improved with good buildings, that we can offer you at reasonable prices and on very favorable terms. We also have a number of quarter section tracts of good farm land broken out, and some of them now in winter wheat, that can be sold on a very small cash payment and long time at low rate of interest given on the balance of purchase price. If you are in the market for farm lands, or any other kind of property, it will pay you to come and talk the matter over with us.

1120 Acre Improved Stock Farm

Located two miles from Hoagland and six miles from Supleton, Logan County, Nebraska, both on the Kearney-Stapleton branch of the U. P. railroad. 400 acres good tillable land, balance rolling grass land. All fenced and cross-fenced and improved with 1 1/2 story frame house 24x26 with kitchen addition; large barn, 32x48, room for 19 horses, besides large hay loft and grain bins, 2 good wells and windmills, 2 cisterns, and



never-failing supply of soft water, which is piped into the house. Pictures of house and barn are shown herein and buildings are in good repair and have just been painted. If you look around you, you will agree that those of your neighbors who have been most successful have been the ones who have devoted the most time to raising live stock and caring for them and this farm would be an ideal place for grain and live stock farming and will make its purchaser a small fortune. A clear



quarter of Sherman County land can be accepted as part payment and the balance of the purchase price can be carried against the land for a term of years at 6 per cent interest. If you are tired of grain farming and want to get a farm where you can handle live stock, as well as have plenty of good land to farm, here is your opportunity to get a well improved place close to railroad and at a very reasonable price.

Farm Loans. 5, 10 and 20 Years Time

If your farm loan is coming due or if you want to borrow money on your land to make improvements or buy live stock or to buy additional land, we are prepared to offer you loans at lowest prevailing rates for terms of 5, 10 and 20 years.

Five-year loans due five years from date, interest payable semi-annually, with option to pay in whole or in part at interest payment dates.

Ten-year loans, due ten years from the first day of any month you may select on which to pay your interest. Interest payable once a year at your home bank with option to make partial payments at any time after one year from the first interest payment. This loan gives you plenty of time to stock and improve your farm before it is necessary to pay it and avoids the necessity and expense of renewing at the end of a five-year period.

Twenty-year loans under the rural credit plan about which so much has recently been said and written in the agricultural journals of the United States. Under this plan the loan is repaid in 20 equal payments which include both principal and interest. The interest rate being 6 per cent per annum. You will be given the option of paying any number or all of the notes in advance of maturity and the notes will be discounted at compound interest annually for the unexpired term, in case of pre-payment. The total payment is just the same each year, the payments, on account of interest, decreasing as the payments on account of principal increase. The annual payments, including both principal and interest, only amount to about one and one-half times what you would ordinarily pay as interest on a loan of the same amount, but under this plan your debt is fully paid and your mortgage released at the end of 20 years. Under the ordinary plan of farm loans, on a loan of \$1,000, running for 20 years, you would pay:

Principal\$1,000.00
6 per cent interest on \$1,000 for 20 years. 1,200.00

Total\$2,200.00

Under rural credit plan of annual payments, your payments would be \$90.69 and the 20 payments required to release the loan would amount to.....\$1,813.00

Difference in interest paid\$ 386.20

If you need a farm loan or need to renew your present loan or to make any change in it, come in and let us explain these different plans fully before you make any other arrangements.