

W. F. MASON, President

L. HANSEN, Cashier

CHRISTMAS GREETING

The Star of Bethlehem never shown on a brighter Christmas than this. True happiness begins by making others happy, hence, true enjoyment lies in giving. The giver's sentiment is best expressed in the gift that provides for the personal comfort or pleasure of the recipient. You can open an account at this bank for the boy or girl with one dollar or more, as you wish. We give you the pass book with the entry of the first deposit therein, which may be presented as a Xmas gift. Young people who learn to save in youth form a habit that will prove beneficial throughout life. The "nest egg" deposited will not be spent like a gift of currency or coin, but will encourage the recipient to add to it and lay the foundation for a substantial bank account. Wishing you a Merry Christmas and extending to you all the compliments of the season, we are yours to command.

First National Bank

Loup City, Nebraska.

We Pay 5 per cent on Time Deposits.

E. P. Daily Furniture Co

Sells for Less, and Pays the Freight
Furniture, Rugs and Linoleum
Loup City, Nebraska

If You Can Pay \$320.00 Now

and \$680.00 March 1st 1915 we can sell you your choice of 10 quarter sections of fine Nebraska valley land, near town, and give you 9 years time on the balance at 6 per cent. This land is all in one body and you can buy one or more quarters on the same terms, or families, friends or relatives can locate together. WHY RENT LAND when you can own a home on terms like this? Come in and talk this over with us at once.

FIRST TRUST COMPANY, Loup City, Nebr.

LOUP CITY FLOUR

Why buy Flour shipped here by outside mills when you can get

Loup City White Satin Flour

for less money, and every sack guaranteed. All dealers handle our flour.

LOUP CITY MILL & LIGHT CO.

Notice

THE MOVING PICTURE SHOW
At the New Opera House
Will Run Every Night in the
Week Hereafter
A 4-Reel Show
Every Monday, Wednesday and Friday
Change of Program

Nothing but the best pictures will be shown here. Everybody is cordially invited to attend.

THOMAS DADDOW

We do all kinds of Job Work
with neatness and dispatch.
Give us your order.

Tearing Down the Home Town

What a "Converted" Iowa Farmer Says About the Mail Order Business.

EDITOR'S NOTE:—According to a bulletin issued by the Kansas Retail Merchant's Association, an Iowa farmer, Hans Garbus by name, wrote a letter to the Farm Journal deploring the growth of the mail order business, acknowledging his part in advancing it at the expense of the country town, declaring that he would devote the remainder of his life to building up the home town and urging all farmers to join him.

We farmers need awakening to the fact that we have unmistakably reached the period where we must think and plan. I am one of the slow German farmers that had to be shown and I am now giving my experience that others may profit, for knowledge is more expensive now than ten years ago.

Twenty-nine years ago I began my farm career. I had an old team and \$50. Our furniture was mostly home made—chairs, cupboard and lounge made from dry-goods boxes, neatly covered with ten cent cretonne by my girl wife. We rented eighty acres. Being a boy of good habits I got all the needed machinery and groceries of our home merchants on credit until fall crops were sold. The first year was a wet season and I did not make enough to pay the creditors. I went to each on date of promise and explained conditions, paying as much as possible, and they all carried the balance over another year. They continued to accommodate me until I was able to buy a forty-acre piece of my own.

As soon as I owned these few acres the mail order houses began sending me catalogs, and gradually I began sending my loose change to them, letting my accounts stand in my home town, where I had gotten my accommodation when I needed it.

We then had one of the thriftiest little villages in the state—good line of business in all the branches, merchants who were willing to carry an honest fellow over a bad year, and a town full of people who came twice a week to trade and visit. Our little country town supported a library, high school, band, ball team, and we had big celebrations every year. A farm near a live town soon doubles in value. I sold my forty acres at a big advance and bought an eighty, gradually adding to it until I had 200 acres of the best land in Iowa. I then felt no need of asking favors, and found it easy to patronize the mail order houses. I regret to say that I was the first to make up a neighborhood bill and send it to a mail order house. Though we got bit every once in a while we got the habit of sending away for stuff.

Gradually our merchants lessened their stock of goods because of lack of patronage. Finally we began to realize that when we needed a bolt quickly for machinery, or clothing for sickness or death, we had to wait and send away for it, which wasn't so pleasant. One by one the merchants moved to places where they were appreciated, and men of less energy moved in. Gradually our town has gone down; our business houses are "tacky" in appearance, a number are empty, our schools, churches and walks are going down, we have no band, no library nor ball team. There is no business done in the town, and therefore no taxes to keep things up. Hotel is closed for lack of travel. Go down to the depot when the freight pulls in and you see the sequel in mail order packages.

Nine years ago my farm was worth \$195 an acre; today I'd have a hard matter to sell it at \$167 an acre. It is too far from a "live town"—so every farmer has said that wants to buy. He wants a place near schools and churches, where his children can have advantages. I have awakened to the fact that in helping to pull the town down, it has cost me \$5,600 in nine years. Like the majority of farmers, I didn't figure far enough ahead.

This sort of business means the doing away with country towns. What will it mean to farmers to have only a few large cities at 500 or a 1000 miles distance? What are we going to do with our children, who are demanding even better advantages than we had?

Those cities we help to build return no favors; they take our money but offer no credit in time of need. If we want high schools etc., we must raise the money and build near farm homes or send our boys and girls to the cities at great expense, amidst temptations of which the farm has no equal. Neither am I the only awakening farmer. These mail order agents that come to our home every week are becoming a nuisance and making it unsafe to leave women and children alone on the farm. With farm cordiality we take these strangers into our homes, often as one of the family, and we are sometimes paid in having them entice our girls to the city. These are some facts that need

consideration, and I have decided the safest way, all around is for the country people to look after their own interests and build up their own country towns that bring value to their farms.

Let those who want to patronize the city mail order house go there to live, getting their living where they get patronage. The remainder of my life will be given to building up the home town that I helped to pull down. Brother farmers you can take my advice or get your knowledge the way I got mine. HANS GARBUS.

Professional Cards

ROBT. P. STARR
ATTORNEY AT LAW,
LOUP CITY, NEBRASKA.

R. H. MATHEW
Attorney at Law
And Bonded Abstractor,
Loup City, Nebraska

AARON WALL
Lawyer
Practices in all Courts
Loup City, Neb.

LAMONT L. STEPHENS
LAWYER
FIRST NATIONAL BANK BUILD-
ING
LOUP CITY, NEBRASKA

ROBERT H. MATHEW
Bonded Abstractor
LOUP CITY, NEBRASKA.
Only set of Abstract books in county

O. E. LONGAGRE
Physician & Surgeon
Office, Over New Bank.
TELEPHONE CALL, NO. 39

A. J. KEARNS
Physician & Surgeon
Phone 30. Office at Residence
Two Doors East of Telephone Central
Loup City, Nebraska

A. S. MAIN
Physician & Surgeon
Loup City, Nebr.
Office at Residence.
Telephone Connection

J. E. Bowman M. D. Carrie L. Bowman M. D.
BOWMAN & BOWMAN
PHYSICIANS & SURGEONS
Phone 114 Loup City, Nebraska

S. A. ALLEN
DENTIST
LOUP CITY, NEB. 11
Office up stairs in the new State
bank building.

W. L. MARCY
DENTIST
Loup City, Nebraska.
OFFICE: East Side Public Square.
Phone, Brown 116

V. I. McDONALL
Prompt Dray Work
Call lumber yards or Taylor's
elevator. Satisfaction guaranteed. Phone Brown 57

C. R. SWEETLAND
PLUMBER & ELECTRICIAN
For good clean and neat work
Satisfaction Guaranteed
Come and get my prices

Rufus Hiddleston
DRAY AND TRANSFER
Your Business Solicited
Phone, Either Lumber Yard or
E. G. Taylor's Elevator

Norton Lambert
DRAY & TRANSFER
Solicits Your Business—Phone
Blue 60, or E. G. Taylor's Elevator
or either lumber yard.

Chris Kleeman
Builder & Contractor
Satisfaction Guaranteed.
Resident 3 blocks north and 1 block
west of Catholic church.

LOCAL NEWS.

The next meeting of the county board of supervisors will be Jan. 7, 1915.

Fritz Leschinsky came home from Lincoln Saturday evening for the holiday season.

Read my Free Suit adv. in this issue. Loup City Tailor Shop.

Mrs. J. A. Chandler went to Ravenna last Saturday morning for a holiday visit.

Our schools closed last Friday for two weeks, till past the holiday season.

Leave orders for John McDonald dray at either lumber yard, or at E. G. Taylor's, or Phone Red 104.

Albion Ohlsen and Frank Adamson came home Wednesday night from Dwight for over-Sunday visit at home.

Any one wishing ice to fill a small ice house, let me know at once as my ice is ready.
Jas. W. Conger.

Mrs. Gus Lorentz and children left last Saturday morning to spend the Christmas season at the parental home.

If you want a dray, phone A. L. Enderlee, Block 63, or leave your order with either lumber yard or E. G. Taylor. Best of service guaranteed.

Mrs. Earl Thompson entertained her Sunday school class last Friday evening at the home of Mrs. W. T. Owens.

Pure country sorghum, by the barrel, shipped direct from the mills of Illinois; 80c per gallon. Loup City Mer. Co.

Miss Nancy Harrod came home from Hastings last Friday evening to spend the holiday season at home.

Winter will soon be here. You better fill your coal bins while you can get good coal we have several kinds on hand our prices are right at Taylor's Elevator.

Miss Marcia VerValin arrived home from Hastings college last Friday evening to be at home over the holidays.

IF YOU HAVE \$1000 to invest see our advertisement in another column. First Trust Company.

Miss Esther Kettle, returned home from her school duties at Hastings last Friday to visit over the holidays at home.

L. H. Spahr cleans and repairs all kinds of sewing machines and guns at the L. B. Hale Hardware store.

E. G. Taylor and family left Tuesday for a ten days' visit in Kansas City with Mr. Taylor's sister and husband.

Mrs. Joe Smalley and children went to Grand Island last Friday to visit over Christmas season with the lady's mother, Mrs. Emma Moore.

I am repairing all kinds of shoes at reasonable prices at J. J. Slominski's Feed Store.
John A. Galus.

Mrs. Clemma Conger and Mr. Mrs. Will Steen left Tuesday morning for a few weeks' visit at Oklahoma City, Okl., with Mr. Fred Beck, a brother of Mrs. Conger.

Kid Gloves and Furs cleaned at the Loup City Tailor Shop.
Gasoline, only 15c per gallon, at the Loup City Mer. Co.'s.

Wanted—For the Eastern war zone, the best and most marketable horses, sufficient in size and quality for any of the duties required there. See Myri Warrick.

George Leschinsky's opinion of mules has been somewhat revised the last few days. Saturday last, as he was driving the long-eared quadrupeds which make delivery of Rockefeller's products hereabouts a pleasure, an auto coming up suddenly behind caused the mule product to start on a pleasure trip of their own making, winding up against Lambert's dray. This was too utterly too-too, and after overturning the Lambert delivery livery, were easily persuaded to resume their natural attitude of lassitude, with no special damage done.

All accounts owing to Blaska & Woznick have been left at the State Bank for collection. Those owning on same will confer a favor by early settlement.

High Cost of Living Reduced owing to down prices made by wholesale firms. Commencing Nov. 25, we will reduce our prices about 30 per cent on all sizes Mazda or Tungsten lamps.
Loup City Mill & Light Co.

Merry Christmas and a Happy New Year to All Our Patrons

and
Hereby wish to thank you for Your Liberal patronage in the past and Respectfully solicit a continuation of the same in the future.

THE HUB
Victor Viener, Proprietor.

SUGGESTIONS FOR CHRISTMAS

This season's holiday line is the most complete and varied we've ever displayed. Here you'll be sure to find something for every one on your Christmas list. A few suggestions are given to aid you in your Christmas shopping

- Games Books Mirrors Perfumes
- Pennants Bibles Calendars
- Stationery Tourist Sets Toilet Sets
- Toys Jewel Boxes Post Cards
- Nylo Chocolates Smokers Outfits
- Post Cards Art Novelties
- Manicure Sets Safety Razors Hand Bags
- Collar Boxes Fountain Pens

Come in with your friends—you'll enjoy your visit. The more choice gifts are selling fast—make your selection today—reserve them until Christmas week.

SWANSON & LOFHOLM
Druggists
THE PLACE YOU GET PONY VOTES

NOTICE TO FARMERS

I have on hand a quantity of the Council Bluffs Remedy and would be glad to figure with you on your spring supply of Stock Remedy. All of the big feeders are good feeders of the Council Bluffs goods. Phone or see

Alfred N. Cook, Loup City, Nebr.

Dreamland Theater

Changes Pictures Every

Monday, Wednesday and Friday.

Only the best pictures shown. Everyone passed on by Board of Censorship.

For an Evenings Fun and Pleasure

Meet Me In Dreamland.

JOHN OLTMAN, OWNER

BURLINGTON ROUTE

Passenger leaves Loup City	7:05 a.m
Due Aurora	10:20
Lincoln	12:55p.m
Omaha	3:30
Nebraska City	5:50
St. Joe	6:25
Kansas City	8:40
Sioux City	6:45
DesMoines	9 k
St. Louis, next morning	7:19 a.m
Chicago, " "	7 k
Davenport, " "	2:30
St Paul " "	7:15
Minneapolis " "	7:50

With connections for all points beyond. Please phone or call for any information desired regarding rates; time, &c. to all points.

J. A. Daniels, Agent