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THE New Banking Law is now in force and the payment of every dollar of deposits in this institution is guaranteed by the Bank Guaranty Fund of the State of Nebraska.

INTEREST PAID ON TIME DEPOSITS.

Webster County Bank

RED CLOUD, NEB.

CAPITAL \$25,000

BATIN

Jos. Havel called on Will Kudrna Sunday. Vencil Mauvrska Sr., called on Frank Strobl Thursday. Mr. Englehart is loading a car of hay at Cowles this week. Look for the wolf hunt date which will be in the Chief. Mrs. Frank Strobl spent Sunday with Mrs. Vencil Zajic. The cold snap Saturday caused several pumps to freeze up. Mrs. Jay Reed visited with Mrs. Charley Harris all last week. Mike Strobl shelled corn Friday. Kudrna Bros. did the shelling. Adolph Sildo shelled corn Monday. Kudrna Bros. did the shelling. John Brush returned from Kansas City Tuesday where he shipped cattle. Jack Waskom and family visited Sunday with Bert Tenant and family. Mike Strobl is hauling his corn on Mr. Sheldon's farm which he bought lately. Vencil Mauvrska Sr., bought a team of horses from Joe Vavrleka one day last week. Roy Campbell had the misfortune of getting one of his fingers cut very bad in the hay baller. Alex Buckles is hauling his corn on Fred Mandeville's farm which he has rented for this year. The pie social Friday in Dist. 26 wasn't very largely attended on account of the bad weather. Vencil Zajic's youngest girl took very sick last Friday but is some better at the present writing.

COWLES

J. B. Watson had the misfortune to lose a good horse Monday night. Mr. Marsh and family have relatives visiting them who came in Wednesday. Jas. Hager of Litefield, Neb., came in Tuesday evening for a short visit with J. C. Waller and family. Koon Bros. of Red Cloud were in the village Tuesday buying some cattle to supply their butcher business. If you want to know anything about the consolidation of schools ask Prof. Gregory. You will find him well posted. It is the intention of the I. O. O. F. lodge to have an oyster supper Thursday evening. Come out boys and enjoy yourselves. Misses Mabel and Mary Waller and Mrs. Ida Squires went to Hastings Wednesday to spend a day visiting Earl Paul and family. Joe Brubaker moved in last week from Eastern Kansas into the Cank property. He is working at the carpenter trade for H. B. Brubaker. The Farmers Institute was well patronized Friday and Saturday in spite of the extreme cold weather. We saw a number of familiar faces from Red Cloud here. We understand the wolf hunt which was to have been Wednesday was postponed to Friday. Everyone come out and let us hunt those pests with earnest. See that the lines are well filled at the start and we will have a fine chance of getting them. School Consolidation Thursday afternoon at the M. E. church occurred one of the most en-

thusiastic meetings the Cowles people have had for a number of years. The meeting was called to consider the consolidation of a number of school districts around Cowles. Prof. Elliott the Deputy State Superintendent gave an able and practical address on the consolidation of schools. He told of a goodly number of schools in Nebraska which had formed their schools by consolidating districts and were very successful. One of these is at Holdrege and this has established an agricultural department. Another at Blair, Neb., which has run successfully for a number of years. He spoke about the special advantages the children in the rural districts would have by attending a graded school in having competition in their work. Special teachers for certain grades who could give them more attention than can possibly be done now. He said that he did not think but that it would cost some more but that the advantage amply repaid the people for the little difference in cost. Miss Faucett of Pleasant Ridge gave the people some practical thoughts which a rural school teacher had to contend with to keep the children interested where there was only a small school and very few in a class. She showed the people the advantage they would have and the disadvantages as well but she thought the advantages outweighed the disadvantages by great odds. She showed by her address that she had given some thought on the subject. Miss Coon, our County Superintendent, also gave a very able address. She told of schools which she knew had been run successfully in this manner and she hoped that Cowles would form such a school. Prof. Gregory of our school was elected chairman of the meeting and he was loaded down with statistics in reference to consolidated schools. He had a number of letters from directors of schools over different parts of the United States and they recommended very highly such schools. The meeting adjourned after appointing a committee consisting of J. R. Morse, Chas. Ogylvie, Fred Foe, Mr. Fickel and Chas. Putnam to draft a petition and get signers in their respective districts.

Farmers Meet at Cowles

Institute a Success--Two Days' Session.

(Special Correspondence) Your correspondent arrived in Cowles on the north-bound train at 10:15 Saturday morning.

I started for the business part of town and found the weather intensely cold, then went to the stores for information and learned that a lecture was being given at the Methodist church and then mustered up a great deal of courage and visited the church where I discovered that on account of the severe cold the exercises would start with a dinner served by the ladies of the Christian church in the Right Place hall.

The school and fancy work exhibits were also found in the Right Place after viewing the needle work, embroidery and ladies fancy work which was very good indeed. The children's school work consisting of problem solutions, map drawings, and essays were examined. They have surely taught the young ideas how to shoot.

We then sat down to a bountiful repast at that part of the table farthest from the kitchen. Fred Good said next time I would fare even better than I did if I were to seek to get as close to the kitchen as possible. During the dinner hour Mr. Good called for a moment's attention while he announced the afternoon program. Which was that the men would be banished to the church to hear Mr. Gramlich discuss horses and the ladies would be permitted to remain in the hall and listen to a lecture on Domestic Science.

On assembling at the church C. E. Putnam as the only Institute officer present called the house to order and the members proceeded to elect their officers for the ensuing year. H. G. Keeny was chosen President; Boyd Vance, Vice President; C. E. Putnam, Secretary; E. T. Foe, Treasurer. The following gentlemen with the President and Secretary were selected as members of the Executive Committee: C. C. Boren, J. H. Greenhalgh, J. R. Morse, J. T. Lacey, and C. R. Denton.

Mr. Gramlich was then introduced as speaker for the afternoon. Silos was the subject first treated. Mr. Gramlich promised his remark by the statement that he was in no sense a silo specialist but that he was satisfied that silos were of great benefit to the farmers. In our state it was impossible to determine yet whether concrete or lumber was the better. Mr. Gramlich seemed quite anxious to get on the subject of horses where he did certainly seem very much at home. The speaker contended that the heavy draft horse was the most profitable one for the farmer to raise as the automobile had hurt the roadster. After eliminating the driving horse from the discussion the weak and strong points of the various heavy drafts were taken up. The Corch and Clyde were too leggy and hard to keep but were considered to have more fire and better eyes than the Belgium and Percheron. The Belgium was considered too slow. It was evident that the breed of Mr. Gramlich's choice was the Percheron notwithstanding their tendency to weak eyes. Mules were considered as more profitable to raise than horses. When the question was asked, How many of you ever saw a dead mule? The writer saw only two hands go up. But we were given to understand that mules were indeed subject to death usually at a very late stage of their existence. Mr. Gramlich gave as the only way to get rid of bone-spavin is to trade them off.

We were unable to secure a list of prize winners. But the Secretary, Mr. Putnam has kindly promised to send us one. This was the most successful Farmers' Institutes ever held at Cowles.

For Sale.

Jack 3 years old weight about 900 lb. Black with white nose and body. Well built.—JOHN C. ROSE, Blue Hill Nebr.

GARFIELD

Another cold snap for a few days. Bert King shelled corn Tuesday. Ed Wiggins hauled his logs to town Tuesday. Will Fisher lost another calf last Thursday. George Harris lost a blue mare in the corn stalks last week. George Smith sold one of his horses to the horse buyer Friday. Chris Hansen and wife were pleasant callers at Gay Barnes Sunday. Al Smith is in Kansas City for a few days where he went with fat cattle. Jack Barnes is spending a few days with Joe Taylor near Superior this week. Mrs. Al Smith is visiting with her brother Harry Harris and wife this week. Chris Hansen, who has been sick for some time is able to be out and around again. Curt Hasselbacher was seen on wind mill row Sunday a foot and alone and he looked lone some. Miss Ella White returned to her home over the river last Saturday after a week's visit in Garfield. Smith Bros. and Geo. Coon shipped three car loads of fat cattle to market Sunday and they were dandies. George Smith is batching for a few days and it keeps him busy feeding the cattle and cooking for himself and the dog.

Seed Corn Problem is Solved

V. E. Springer will have his samples of seed corn on display soon in the building next to the Hatfield bakery. In the mean time you will find me at the J. H. Ellinger ranch east of Red Cloud.

\$15

Buy the Edison Gem phonograph, plays both the two and four minute records. Oak cover, black horn, metal parts finished in Japan and nickel.

\$22

For the fireside, also plays the two and four minute records, straight horn, oak cabinet and cover, metal parts, nickel and Japan.

\$35

Edison Standard Phonograph antique oak cabinet new style cygnet horn, metal parts Japan, nickel and gilded.

OTHERS TO \$200

\$40

Buy the Victor Victrola VIII, one of the latest achievements in the talking machine. Made in solid oak without horn, all metal parts nicked. Equal in tone to any other make at from \$10 to \$25 more.

\$25

For the Victrola, one of the most popular self-playing instruments ever made. One of the greatest successes in a moderate priced instrument.

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For the Victrola, absolutely the best low priced instrument on the market. Hear these now. Cash or easy payments puts one in your home. One of these makes Xmas last all the year.

Come and hear any of these at your leisure or send for complete catalogues of machines and records. We have an easy payment proposition on any of these.

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Calls Answered Day or Night RED CLOUD, NEB.

Foley Kidney Pills will cure any case of kidney or bladder trouble not beyond the reach of medicine. No medicine can do more. Sold at Dr. Cook's drug store.

Widow's Pension.

The recent act of April 10th, 1908 gives to all soldiers' widows a pension \$12 per month. Fred Maurer the attorney, has all necessary blanks.

The Holy Woman. One perhaps, nationality-seeking woman, in search of a "real mate," will see some notes than 10,000 mischievous of happy homes who would not everally exchange places with the mean of the Indies.—St. Louis Republic

J. C. SLOSS

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The product of Grapes

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