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BE ON THE SAFE SIDE

It is true that you are not likely to lose your savings if deposited in any good bank—but you are **ABSOLUTELY CERTAIN NOT** to lose them when you deposit where you have the additional protection of the State Guaranty Law. Such protection is offered you here.

It is surely "good business" to deposit where you get absolutely guaranteed protection, in preference to placing money in a bank that guarantees nothing.

The State Guaranty Law is behind every dollar deposited in this bank, and when you open an account here, you are **ON THE SAFE SIDE.**

WEBSTER COUNTY BANK
RED CLOUD, NEBRASKA

Wilson Tells Veteran Where He Is On Pensions

Presidential Candidate Says He Indorses Sherwood Bill, Which Republican Senate Eviscerated.

Lincoln, Neb., Oct. 19.—The attitude of Governor Wilson on the matter of pensions for veterans of the civil war has been much threshed over during the past few weeks. Following the inquiry of an old soldier from Geneva, Governor Wilson directed that his ideas in this regard be made plain in the following letter which was written to the Fillmore county veteran. The communication reads:

"Having indorsed the record of the democratic house which passed Sherwood dollar a day pension bill. Most liberal pension legislation ever enacted. General Sherwood, author of measure, was a union soldier with record of more than fifty battles and chairman of the committee on invalid pensions. His measure proposed increases, based on service rather than age, as distinguished from the Sulloway bill, which practically placed the ninety-day men, who never saw smoke of battle on a par with veterans of three years' service. The Sherwood bill gave preference to men of long-term service. It contained provisions for veterans in soldiers' homes most desired by inmates. The bill was endorsed by practically every Grand Army post, and a republican senate eviscerated the Sherwood bill.—World Herald.

Nebraska Leads In Farm Prosperity

The census figures reveal some striking facts about agricultural progress in Nebraska. During the past decade Nebraska has leaped to fourth in rank in the total amount of farm property, now being exceeded only by Illinois, Iowa and Texas. In her per capita wealth for the people resident on the farms, Nebraska is now second in rank being led only by Iowa, which has \$2,425 per capita, while Nebraska has \$2,300. When compared with other states, Nebraska's farm wealth assumes astounding proportions.

The per capita wealth of the people on the farms in the United States as a whole is \$830; for the great geographical sub-divisions of the country it is as follows: New England, \$790; Middle Atlantic, \$529; East North Central, \$1,172; West North Central, \$1,743; South Atlantic, \$324; East South Central, \$319; West South Central, \$382; Mountain States, \$1,042; Pacific States, \$1,530; Nebraska, \$2,300.

As compared with the corn-belt states Nebraska farmers have \$1,455 more per capita than those of Ohio, \$554 more than Illinois, \$1,198 more than Indiana, \$1,033 more than Missouri, and more than twice as much as the farmers of Kansas, who can count but \$1,175 per capita, according to the 1910 census.

Nebraska farmers now have more property than those of all New England with the addition of New Jersey, Maryland and Virginia; during the past ten years Nebraska farmers have increased their wealth 119 per cent more than those of Ohio, 93 per cent more than those of Indiana, 83 per cent more than Illinois, 121 per cent more than Michigan, 104 per cent more than Wisconsin, 90 per cent more than Minnesota, 76 per cent more than Iowa, 80 per cent more than Missouri and 42 per cent more than Kansas.

The census bureau figures the population of all towns under 2500 as "rural population"; excluding the population of the small towns, Nebraska had 329,408 people on her farms in 1910; the per capita wealth of these people actually on the farms of Nebraska is \$3,200, or \$13,000 per family of five persons. This is \$11,410 per family more than the average wealth of the United States.

The accomplishment of this stupendous result by a little over a half million people on the farms of Nebraska is a veritable marvel. The soil of Nebraska is a great reservoir of fertility; the average valuation of farm land is less than fifty dollars per acre; why should farmers leave Nebraska for Canada, the northwest or southwest in search of opportunity?

A Yankee Answer.

When asked, "Why do you trade with mail order houses?" many will answer by asking the question, "Why should we buy of the local merchants, when they ask us more than we have to pay the mail order people?" Many farmers think the only reason they are expected to buy of the local merchants is that of patriotism, and patriotism in this sense is simply a matter of sentiment. They forget almost entirely that patriotism, when considered from the standpoint of fidelity to local merchants, is not sentiment, but one of the best forms of business judgment.

Granting simply for the sake of argument that local merchants do ask slight increase in prices over those asked by the mail order houses, and even after granting such a false statement to be true patriotism to the local dealers is still a matter of good sound business judgment. Such fealty on the part of farmers means that their nearby village can continue to thrive, and remain an important civic center. It means that the village stores can remain the center of activity socially, as well as of merchandising.

The patronage of the farmers is any community's chief supporting force to the local village. When the farmers are prosperous the villagers are prosperous. The residents of the village and the rural communities band forces, and obtain better highways, maintain their schools to a high point of efficiency, consider local political conditions in the same honest light that results in efficient township and county officials being chosen.

The village is hub of the farming community. It is the shipping point, as well as the social center, for the agriculturist. The farmer is not only able to dispose of his products in a convenient manner, but local dealers are the ones who pay him cash for his wares. The village is the seat of the post office whence the rural mail is dispatched to the home of the farmer. The local banker advances the farmer cash to tide him over, or extends a larger loan when he desires to buy additional land or make improvements.

The local physician is within easy call, when the farmer or a member of his family is stricken. The village blacksmith is ready to shoe the farmer's horses on a moment's notice. The hardware and the implement dealers are prepared with emergency repairs for machinery, when the farmer wants such repairs and wants them quickly. Even the local dentist is more than eager to use his forceps on an aching tooth. Now, do the mail order houses afford any of these conveniences?

When a farmer once begins on a new method of supplying his wants, quitting his support to the local merchants, and starts sending his money to the mail order merchants in the large cities, he is delivering a harder blow to himself than to anyone else. Take the village and the village merchants away from any farming community and the farmer's prosperity will drop a large per cent. The value of his land will decrease and his convenient methods of marketing will be a thing of memory only. Any honest-minded farmer, who is enjoying prosperity, will admit that his prosperity in a large measure is due to the fact that a thriving village is located near by. Why then destroy this aid to prosperity? When the soil tiller, by his own acts, does things which tend to destroy or mar the commercial welfare of his nearest village he is indirectly beginning a method that will undermine his own prosperity.

Man's Hard Lot.

Go, but it's tough to have to tell a bright, pretty, attractive, fascinating girl, the fervor of whose proposals shows how undying her affection is, that you can only be a brother to her! —Boston Globe.

Death of Robert V. Shirey

Robert V. Shirey, whose death in Deshler, Ohio on the 9th., was briefly noted in our last issue, was for many years one of the most prominent figures in the life of this city and county. He came here from York in the early eighties and opened up the second bank of the city. This bank was located in a little frame building on Fourth Avenue, near, if not on, the site of the Poinicky building. L. P. Albright became a partner with him, and eventually Levi Moore and John Sherwood. Later these parties united with William Ducker and Elias Garber and erected the State Bank building, now owned by W. T. Auld. Mr. Shirey was cashier of this bank, for a number of years, during which he organized the Nebraska Farm Loan and Trust Company, which, after doing a small business, eventually, in 1885 enlarged its capital and widened its energies beyond the territory which proved safe for farm loans at that time. Under his management the State bank became the Red Cloud National. Subsequently Mr. Shirey sold out his interests in this bank, and with his friends purchased a controlling interest in the First National Bank. From this time on Mr. Shirey became the leader of one of the factions in a bitter partisan fight which distracted the councils of the city and the county. One of the measures, instigated, or, at least, strongly promoted by Mr. Shirey was the watch factory enterprise, which became the subject of one of the most bitter controversies that engaged public interest. The failure of this enterprise combined with had crops culminating in the failure of 1890, brought disaster and ruin to the loan company and the bank, which seemed a common result of all enterprise in those days. With the ruin of these companies, Mr. Shirey's participation in the affairs of this community came to an end. For a time the feeling was very bitter against him, and men did not hesitate to accuse him of crimes of which he was innocent. The people have learned to consider with more leniency the misfortunes of those who were ruined by an over confidence in the prosperity of a country which was singularly slow to make its promises good.

Mr. Shirey was a member of the Board of Supervisors when the county was under township organization, and one of the active members in securing the building of the present bridge across the Republican, the first iron or steel bridge of the county. Mr. Shirey was also a prominent Mason belonging to the chapter and commandery. He built the house now owned by Mr. Caldwell on Cedar Street, where he made his home after his marriage to Miss Holcomb, daughter of Buford Holcomb, one of Red Cloud's early hardware merchants.

CLOCKS

A New Stock of Mantel and Parlor Clocks.

E. H. Newhouse

Jeweler and Optometrist
C. B. & Q. Watch Inspector

Red Cloud Bargain Day Next Wednesday

The second Red Cloud bargain day has been scheduled to take place next Wednesday, October 30. A large array of reasonable merchandise is offered by over twenty of Red Cloud's live business houses, each of which offers one or more articles at a special, low price for the one day only.

- The following is a partial list of the articles offered:
- Shoes
 - Trined hats
 - Hairbrushes
 - Combs
 - Box stationery
 - Children's suits
 - Children's hats
 - Buggy whips
 - Wagons
 - Table linen
 - Towels
 - Soap
 - Heating stoves
 - Hull umbrellas
 - Dress goods
 - Hard coal stoves
 - Cement
 - Clothing Alterations
 - Flush & wool robes
 - Silverware
 - Ranges
 - Family group photos
 - Toweling
 - Buggies

Boys' and children's Overcoats
Chocolate candy and creams
Letter heads
and other articles. A complete and detailed list of the bargains may be secured from any of the business houses taking part. It will pay you to come a long way to attend this bargain offering. Remember the day, Wednesday, Oct. 30.—Advertisement.

The Chief \$1.50 per year.

The Official Tests show Dr. Price's Baking Powder to be most efficient in strength, of highest purity and healthfulness

DR. PRICE'S CREAM BAKING POWDER

No Alum, No Phosphate of Lime

I. O. O. F. and Rebekah Delegates Home From Grand Lodge

Several of the delegates from here to the I. O. O. F. and Rebekah grand lodge meeting at Lincoln, have returned home and report an excellent and profitable time.

The membership of both orders show a fine increase for the past year. The Odd Fellows have a membership in the state of 26,253, an increase in the past twelve months of 2,290. There are 830 lodges. The Rebekahs have 254 lodges in Nebraska with a membership of 16,071, a gain for the year of 2,238.

It was agreed to have a parade next year, the expenses of which are to be borne by the local committee.

A report to the grand lodge Thursday afternoon stated that the Odd Fellows home at York had twenty-three inmates. Of this number nine are boys and three are girls. The order has property valued at approximately \$100,000. The home has ninety sleeping rooms. Surrounding it is a tract of one hundred and sixty acres of land.

Wasted Time Hunting Trouble. "It's no time to go huntin' for Trouble," said Brother Williams. "If you'll only stay still he'll save you de railroad fare by comin' ter whar you is at."—Atlanta Constitution.

Alpha and Omega of Success. "Began by pushing a wheelbarrow; now a millionaire," is a typical American career in a nutshell. But finished by being "investigated" is sometimes the last chapter.—Louisville Courier-Journal.



Prof. F. W. Rolins whose picture appears above has been engaged again to conduct the singing in the M. E. revival meetings which commence next Sunday and will continue probably for 3 weeks. The Professor and his talented wife need no introduction to the people of Red Cloud having become well acquainted through last year's meeting.

Evangelist H. P. Young will preach each evening next week and indications are for an exceptionally interesting meeting.

Widow's Pension.

The recent act of April 1911, 1908 gives to all soldiers' widows a pension \$12 per month. Fred Maurer, the attorney, has all necessary blanks.

Waechter's Annual Sale of Poland China Swine Will Be Held in Riverton, Neb. Saturday Nov. 9, 1912

36 head will be sold, consisting of 14 Boars and 22 Gilts

From such sires as Referendum 66623, the great prize winner for two seasons; J. C. Metal 61653 by Gold Metal, Dam Midnight Belle 127713 by O. K. Price; Woodline Chief 61991 by Black Wonder 61154, and out of sows of the best blood lines.

Write us for catalogue and plan to be with us sale day

A. N. Waechter & Son
Route No. 2 Riverton, Neb.