



The person who really has a lot to say usually says it briefly.

General Villa had five wives. No wonder he was a fighter.

A badly needed invention is a potato bug that will live on cockroaches.

Cooking note. To know if coffee is good, drop a bathon in it. If the iron floats it is all right.

Some employes are never happier than when they are doing some of their own work on the boss's time.

The divorce rate might be lower if fewer married couples lived in furnished rooms or boarding houses.

You always get the worst of it when you kick a skunk, no difference how much the skunk deserves kicking.

Hank Leggett says the only table manners one needs to know is how to keep from choking or burning one's self.

One editor dolefully remarks that the chief object of a reformer is to prevent any one from having a good time.

Another thing I kick on is the small town hotel that charges Omaha prices and then makes me carry in my own grips.

Separate the good jobs from the reform movements and most of the promoters would at once lose interest in them.

The state of Nebraska might make some money by having inmates of the insane asylums write songs like the banana song.

A Harvard man remembers one winter in Nebraska when it was so cold that all the cows gave ice cream instead of milk.

Safety first. When eating pie with a knife you are less apt to cut yourself if you turn the edge to the center of your mouth.

One of the ridiculous things in this world is to always stick the word "honorable" before the name of a member of the legislature.

When Frank Edgcombe saw the big life buoys on a lake steamer he asked the captain where in thunder they used tires on a boat.

Miss Buechler is worried because it is becoming fashionable for women to uncover their ears. His most outstanding feature is modesty.

The hostess at a Chindron party, recently, told her guests to be careful about spilling their hooch because it would cut holes in the rug.

Some cynic remarked that hundreds of Omaha people who were scared stiff when the water was bad will drink any sort of hooch without question.

The embarrassing thing about public speaking is that most of the applause comes after a fellow sits down. Just what is meant by it, is the question.

My expense account for August showed a charge of \$8.19 for meals. This shows what a liar Hank Leggett is when he says no one will invite me to eat with them.

Sixty-four hooch joints were padlocked in Omaha recently. And there was hardly a name in the list of owners that could be pronounced without producing lockjaw. Who says we don't need restriction of immigration.

The Gering Christian church is out of a pastor and they are having a whale of a time getting another. Ase Wood and Bill Maupin are both members of this congregation. Candidates take one look at them and hike for mill timber.

Country editors are always preaching cooperation to their readers but it is mighty hard to get them to work with each other.

I always have an open mind and am ready to give the fullest possible consideration to all who want to argue on my side.

When I was humming around in New York in July the only reminder of Nebraska I saw was a lonely Union Pacific freight car standing on a siding.

The Junior finds a lot of fault with my table manners but I've been eating lots longer than she has and I ought to know what is what.

When I jaw the Junior about the foolish fashions of today I always hope she won't find any photographs of the fashions when I was young.

The Boss ought to feel complimented when I refuse to buy everything she wants. It proves my confidence in her ability to get along with what she has.

UNJUST RESULTS OF MONEY PLANS

Unsound Currency Gives Sellers Unfair Advantage Over the Producers.

EXPERT EXPLAINS MONEY

Points Out Dangers in So-Called Energy Dollars—Other Plans Exposed.

How demagogues are using false doctrines of so-called "sound money" to give themselves or the class they represent unfair advantages at the expense of real producers is exposed in the Journal of the American Bankers Association by H. Parker Willis, expert on the money question. "There is no subject in whose name more crimes against truth have been committed than that of 'sound currency,'" Mr. Willis says. "The term is always resorted to by demagogues. At the present moment there seems to be a danger that it will be used by a potential presidential candidate as representing the 'platform' upon which he expects to run. There is no question that more nearly and directly touches the immediate welfare of every class in the community."

Purpose of Money
Primary functions of money and currency, it is explained, are to serve as a means of exchanging goods and as a means of measuring the value of goods. Mr. Willis continues:

"Demagogues and those who are disposed to mislead the public for various ulterior reasons have succeeded in disseminating an entirely different view of the purpose of money. Some of them contend that the soundest or best currency is that which is so arranged as to bring about a 'fair' redistribution of wealth. They want a currency which deprecating currency—money which keeps playing into the hands of the seller of goods, by enabling him to count confidently upon higher prices in terms of money so that he pays the producer from whom he has obtained them less and less. IT IS A STRANGE THING THAT THIS KIND OF CURRENCY IS OFTEN HIGHLY PRAISED OR FAVORED BY THE PRODUCER HIMSELF, NOTWITHSTANDING THAT HE IS THE GREATEST SUFFERER FROM IT."

Energy Currency
There is another popular view of sound currency which aims to base it upon "natural products" or "natural forces"—usually it is true, specifying products or forces which have been monopolized or can be controlled by the advocate of such currency. Thus from time to time there have been schemes to issue a currency based upon or protected by farm products stored in warehouses or occasionally representing "units of energy" or horse power.

The rulers of Soviet Russia at one time attempted to introduce a currency representing "labor time," each man receiving a check representing the number of hours of time he had put in at work, while goods themselves were to be valued in terms of hours of production time. Thus one man who put in an hour's time in street cleaning received the same control over goods as he who put in an hour's time at surgery. The theory was that this kind of "sound" currency enabled the "poor man" to get a larger supply of goods. "The trouble was that when those who could perform a certain kind of labor were not paid in proportion to their effort they stopped making goods. So it was not very long in Russia before the sound currency which was issued in favor of the poor man had brought it about that the poor man could not buy anything with the currency. This was an unfortunate kind of 'soundness.' We do not want something like it in the United States today, yet very similar proposals are now being made in a good many quarters that ought to know better," says Mr. Willis.

FACTS ABOUT CHECKS

A bank check is a written order on a bank by one of its depositors to pay a specified sum to another party. This instrument must be dated, the amount written in full in the body, and signed the same as the depositor's signature appears on the bank signature card and ledger sheet.

A check is payable on demand, provided it is not dated ahead. If dated ahead it becomes a promise to pay, the same as a note or acceptance, payable on some future date. United States revenue stamps are required on a check dated ahead, at the rate of 2 cents per hundred dollars, or fraction thereof.

In case a check carries two different figures, that is \$2.00 in the figures and "Two Hundred Dollars" in the written part of the body of the check, the latter, or part in writing, always controls.

A check made out to a person "or order," requires identification, and the party presenting the same must assure the bank that he is the payee. A check to a person "or bearer" is payable to the one presenting it at the bank, but a certain amount of identification is necessary, for the bank reserves the right to know that he is entitled to receive the funds.

Northeast Pawnee

Herb Barber drove to Red Cloud last Friday to his trading.

Max P. Mohler was doing her trading at Gess, Riggins, Thursday last.

He and Frank and Bob Johnson were trading at Bancroftville one day last week.

Bennie and Frank Hayes sold some cattle to Pat McCoate one day last week.

Mr. and Mrs. Max Jones were at Danderville, Thursday last doing their trading.

Mr. E. E. Spurrer was in Smith Center one day last week on business matters.

Ora Pritt and Bert Gass drove to Iravale one day last week to transact business.

Roy Myers finished his new barn and now is starting in to paint, his brother Everett assisting.

Miss Lettie Delka and brothers were visiting with Mr. and Mrs. E. Myers one day last week.

Mr. and Mrs. E. Elliot and family were visiting with Mr. and Mrs. Jim Ryan one day last week.

Mrs. Stephen Gouldie and daughter were doing their trading at Duckerville the end of last week.

All the farmers in this vicinity who intend to feed, got their young cattle vaccinated during the past week.

Mr. and Mrs. Frank Brown, Mr. and Mrs. John Brown done their trading at Womar the middle of the week.

J. C. Williams, his daughter, Mrs. Mohler and P. McCoate drove to Red Cloud last Friday to do some trading.

Mrs. O. M. Noble and son Clifford and Lewis Paget were at Womar doing their trading one day last week.

Zorn McCall purchased a large bunch of hogs from Bennie Mohler, J. Collins assisting in the buying last Monday.

John King was in Inavale one day last week pricing lumber as he intends to build a barn before the cold weather sets in.

Bennie Mohler bought up quite a lot of cattle from different parties during the past week putting them in the feed lot with what he already had.

The continuous rain of Saturday and Sunday was fine on the wheat as well as being most beneficial to alfalfa and other grasses, causing them to assume a different aspect thereby making a luxuriant pasture for the late fall and winter.

John Collins and Bennie Mohler drove to Red Cloud last Saturday to transact business, but on returning they realized there was something the matter with friction. I reckon the heavy rains of that day had something to do with it.

Mrs. P. Gouldie and daughter Anna, Mr. and Mrs. E. Myers were in Hastings one day last week. The former took her daughter to a specialist as she had been in ill health for a length of time, but the specialist could do no more for her (if as much) than the local doctors.

Timely Rains

Had we been privileged to exchange places with Jupiter Pluvius during the present year, we doubt very much that the moisture supply for Nebraska as a whole could have been better adapted to the needs of agriculture. Timely rains throughout the growing season with enough fair weather to permit proper tillage has been the general condition. This, of course, is relatively speaking; some sections had too much rain and some not enough, but, compared with other years, the precipitation has been adequate and well distributed.

Now, as the season for fall planting is at hand, another generous down-pour has visited the state and the land for winter wheat, so far as the moisture supply is concerned, is in better condition than usual. Also, fall pastures have been nicely revived and the state will go into winter quarters with as bright an outlook for the forthcoming year as could be hoped for.

Probably the favorable conditions for planting will result in a larger acreage of wheat than had been anticipated, but we do not believe this will be sufficient to overcome the determination of a great many farmers to reduce their wheat acreage for next year. Kansas reports that, whereas the acreage of winter wheat in that state in 1919 was 11,000,000 acres, it will probably be not more than 9,000,000 next year. We anticipate that the reduction in Nebraska will be between 10 and 15 percent, compared with a reduction of 20 percent last year over the year before.

We hope this will come to pass, for there are many crops that can be grown more profitably, year in and year out, in Nebraska than wheat. This was abundantly proven this year, and it should encourage a further increase in diversified farming and livestock raising that will make for a more permanent and profitable agriculture. —Nebraska Farmer.

A Crazy Look

From a story—"Quilt was written in every line of his face."—Boston Evening Transcript.



GRACE EPISCOPAL

Why not go to church? Eventually, why not now?

The church has something for you better than you can find elsewhere. God is your Father, He asks you to meet him at church. Lend God an hour or two each week. Go to church. You will be well repaid.

Rev. Daugherty is planning a series of discourses on the great hymns of the church. The first of the series will be given this coming Sunday evening. You should not miss hearing this series of addresses. A cordial welcome to all at all times.

Church School at 10 o'clock Sunday morning.

Morning Prayer at 11 o'clock Sunday morning.

Evening Prayer at 7:30 o'clock Sunday evening.

You are welcome. Come and worship with us.

Rev. Basil S. Daugherty.

State Line

Mr. and Mrs. Fred Brown made a trip to Smith Center Saturday.

Joe Ryan helped Frank Ryan build fences last week.

Frank Brown was in Womar Saturday.

Clifford Noble and Lewis Paget hauled lumber from Inavale Friday for a log house.

John Collins and Ben Mohler vaccinated calves Friday.

Bert Gass and family spent Sunday at the John Collins home.

Frank and son Clifford were in Inavale Friday.

Mrs. Paget was trading in Womar Friday.

Ora Pritt and Bert Gass made a trip to Red Cloud Saturday.

Wanted It Set

To the clerk who had just sold her a thermometer a woman said: "Would you be so kind as to set it at 65? That's about what the doctor says I'm to keep the room at."

Notice of Hearing

Estate of Johannes Himmelberg Deceased, in the County Court of Webster County, Nebraska.

The State of Nebraska, To all persons interested in said estate, creditors and heirs take notice, that Mary Lemke has filed her petition alleging that Johannes Himmelberg died intestate in Webster County, Nebraska, on or about September 13, 1911, being a resident and inhabitant of Webster County, Nebraska, and died seized of the following described real estate, to wit:

The South half of the South East Quarter, of Section Two, (2), in Township Three, (3), Range Nine, (9), West of the 6th P. M. Webster County, Nebraska.

leaving as his sole and only heirs at law the following named persons, to wit: Adeline Himmelberg, his widow; Lydia Birch, Dena Lemke, Anna Herz, Mary Lemke, and John Himmelberg, his children.

That the interest of the petitioner herein in the above described real estate is one of the heirs above named and the owner of an undivided interest in said premises.

and praying for a determination of the time of the death of said Johannes Himmelberg, and of his heirs, the degree of kinship and the right of descent of the real property belonging to the said deceased, in the State of Nebraska.

It is ordered that the same stand for hearing the 27th day of October, A. D., 1923, before the court at the hour of 10 o'clock A. M.

Dated at Red Cloud, Nebraska, this 25th day of September, 1923.

(Seal) A. D. RANNEY, County Judge.

H. S. Foe, attorney for the estate.

Yes, We Have No Bananas Today But Mr. Business Man WE HAVE TWO OF THE BEST LINES OF PAPER FOR YOUR STATIONERY HAMMERMILL RIPPLE MAIL ORDER BOND LINEN Try Hammermill Ripple and be Convinced BOTH PHONES The Red Cloud Chief

UNDERTAKING The I. T. Amack Undertaking Co. Auto Hearse in Connection Licensed Embalmer Best Service to Others Means Real Happiness to Ourselves. BOTH PHONES RED CLOUD, NEB

ANNOUNCEMENT Webster County Bank WE WISH to announce that we have opened up a savings department in our bank for the use of the children, adults and every one. Thrift and saving is something that has been neglected. We kindly invite you to take advantage of this savings idea and make this your banking home with your savings—no matter how small, you are always welcome. A saver is a hustler and we are for both. Bank with us and you can bank on us. We welcome every child in the community to become a customer of this new department. THE WEBSTER COUNTY BANK

Dr. W.H. McBride DENTIST OVER STATE BANK Red Cloud Nebraska Dr. R. V. Nicholson DENTIST Red Cloud, Nebraska

LUTHERAN Regular services every first and third Sunday in the month in the Adventist church at 11 a. m. If you are not worshipping elsewhere you are cordially invited to worship with us. O. R. Heinitz, Pastor.

Statement of Ownership In compliance with the Postal Laws and Regulations, A. B. McArthur, editor of the Red Cloud Chief, makes the statement that the paper is published weekly, that he is the Publisher, Editor, Business Manager and Owner, and that there are no bondholders, etc., owning or holding stock in the business. A. B. McArthur, Editor and Owner Sworn to and subscribed before me this 5th day of October 1923. B. W. Stewart, Notary Public.

The Margin of Safety Is represented by the amount of insurance you carry. Don't lull yourself into a fancied security. Because fire has never touched you it doesn't follow that you're immune Tomorrow—no today, if you have time—and you better find time—come to the office and we'll write a policy on your house, furniture, store or merchandise. —LATER MAY BE TOO LATE— O. C. TEEL Reliable Insurance Something to Be Avoided. An obligation of any sort is a mortgage on your time.