

DAKOTA COUNTY HERALD.

ALL THE NEWS WHEN IT IS NEWS

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State Historical Society

DAKOTA CITY, NEBRASKA, THURSDAY, DECEMBER 11, 1919.

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NEWSY ITEMS FROM OUR EXCHANGES

Lyons Mirror: Word was received here that Robert Rymill lost all of his property by fire at Lusk, Wyo.

Wypot Tribune: Mrs. E. J. Morin and two daughters and her mother, Mrs. Cheney, were passengers to Dakota City Tuesday.

Wayne Herald: H. V. Cronk went to Dakota City Saturday to close a deal for the sale of a piece of property at that place.

Pender Republic: Rev. J. L. Phillips of South Sioux City, will occupy the Methodist pulpit next Sabbath morning and evening.

Fonda, Iowa, Times: Mrs. Lillian McLaughlin left Friday for Emerson, Neb., where she expects to remain for two weeks or more.

Rosalie Rip-Saw: Mrs. W. H. Mason was down from Walthill last Wednesday and Mrs. Ralph Mason and son accompanied her home.

Carroll Index: W. R. Mick, former resident of Carroll but now of South Sioux City, was shaking hands with his many Carroll friends the fore part of the week.

Sioux City Tribune, 3: Mrs. H. F. Heffernan has returned to her home in Jackson, Neb., after spending Thanksgiving with her sisters, Miss Anna Crosby and Miss Kate Crosby.

Laurel Advocate: Mrs. C. S. Ford is at the Elmer Hamm home, looking after Mrs. Hamm and the new baby—and it might be added that Miss Greta Wolf, who has been there for several weeks, is looking after them all.

Sioux City Tribune, 6: Mrs. W. L. Hardin will spend Sunday in the home of Miss N. Don, at Dakota City, Neb. Miss Grace Lewis has returned home from Nacora, Neb., where she spent a week with her sister, Mrs. Will Gilfert.

Ponca Advocate: Mrs. C. E. Hedges is enjoying a visit from a relative from Minneapolis, Minn. Station Agent C. E. Hedges was a Minneapolis business visitor last week. Prof. C. Jacobson enjoyed a visit last week from two of his brothers from near Springfield, Mo.

Sioux City Journal, 5: Ben Haaler of South Sioux City, is seriously ill at his home. Ray Orr, of South Sioux City, Neb., suffered a breakdown yesterday while cranking an automobile. The injured member was reduced by Dr. R. J. McArthur. John L. Phillips, mayor of South Sioux City, has been confined to his bed for several days with an attack of pneumonia. The fever has been broken, however, and he is recovering.

Allen News: A large party of Allen people left here last Friday noon for an excursion trip to the territory in the vicinity of the lower Rio Grande Valley near Alamo, Texas. They expect to be gone about two weeks altogether. Those in the party were: Mr. and Mrs. R. C. Caulk, Mr. and Mrs. W. S. Miffler, Mr. and Mrs. Geo. Noe, I. Ellis, Geo.

Wifferman, Henry Tuttle, H. G. Manley and wife, and Mrs. Ray Beck and J. E. Triggs of Allen; and H. L. Fegley of Dalton, Neb., and John Manz of Dixon, Neb.

Walthill Citizen: Mrs. Geo. Lamson went to Sioux City last Wednesday evening. Miss Lena Mason was a Homer visitor over Sunday with her grandparents. Mrs. Swan Olson went to Homer yesterday to see her mother, who is quite sick. Mr. and Mrs. W. H. Plummer went to South Sioux City Tuesday evening to visit her brother and family. Mr. and Mrs. Geo. Gallagher, who had been visiting at the Col. Kelly home, returned to their home at South Sioux City Saturday evening.

Lincoln Daily State Journal, December 5: Mrs. Bess Streeter Adrich of Elmwood, Neb., and Mrs. Effie Leese Scott of New York were guests of honor at a dinner given by Theta Sigma Phi, honorary journalistic fraternity for women, Thursday evening at the Lincoln hotel. Covers were laid for sixteen on a table decorated with lavender chrysanthemums, violets and ferns. During the evening Mrs. Scott gave an informal talk on the publicity work in which she is now engaged and Mrs. Adrich spoke of her experiences as a magazine writer. Others present who were not members of the fraternity were Miss Sarah T. Muir, Miss Amy Armstrong, Miss Marie Dugan and Miss Helen McCoid.

Emerson Enterprise: Mesdames Sol Smith and Minnie Keggy were Sioux City visitors Tuesday. Miss Clara Blume spent her vacation at home with her mother, Mrs. Emily Blume. Helen Wallwey, who was operated on last week for appendicitis, is getting along splendidly and will soon be home. Mrs. Winifred Fuller went to Sioux City to see her friend, Mrs. Jennie Ross, who is convalescent. Miss Margaret Uffing and Alice Howard, of Hubbard, were in Emerson Monday morning on their way to the convent at O'Neill. Willie Fye, who lives on the home farm at Nacora, is about down with the rheumatism. His father and mother, Mr. and Mrs. Chris Fye, go down there very often to help with the work and to see him. Dr. and Mrs. B. F. Andrews of Evanston, Ill., visited over Monday with Mrs. Geo. H. Coughtry. Dr. Andrews is an uncle of Mrs. Coughtry, and she was much surprised and pleased to see them, as she used to stay with them and go to school when they lived in Chicago. They were on their way to attend a medical convention in Kansas City.

Christmas Cakes and Candies—The name of a new food circular of the Nebraska College of Agriculture. It is crowded with approved recipes for cakes and candies, as its name implies. Ask for food circular 26, "Christmas Cakes and Candies," addressing request to College of Agriculture, Lincoln.

Fresh Milk Cows. I have for sale a number of fresh milk cows. Call and see them. J. M. BARRY, Jackson, Neb.

MINSTREL SHOW and MOCK TRIAL

School House, 9 Dakota City

Wednesday, Dec. 17

8:15

Admission, 25 and 35 Cents

Come and Have a Good Laugh

MONTHLY MEETING OF DAKOTA COUNTY FARM BUREAU.

The November meeting of the Dakota County Farm Bureau was held in the County Agent's office, November 28, 1919.

The meeting was called to order by President Beermann, Miss Atwood acting as secretary.

Those present were President Beermann, Mrs. J. T. Graham, John Stading, County Agent Young, and Home Demonstration Agent Florence Atwood.

The minutes of the October meeting were read and approved.

County Agent's report was read and approved.

Home Demonstration Agent's report was read, and it was moved and seconded that the same be approved.

On motion by Mrs. Graham and seconded by Mr. Stading, the following bills were allowed and orders ordered drawn on the treasurer for the same.

COUNTY AGENT'S BILLS.
C. R. Young, salary and expense for Nov. \$122.93
G. F. Brophy, Mdse. 4.20
Pollard Oil Co. 24.25
Printing Farm Bureau News and office supplies. 16.50
Neb. Telephone Co., telephone bills. 4.25
Geo. W. Leamer, Steno. hire, Dec. 1 to 28. 40.00
Gaynor Bagstad, supplies. 6.17
Total. \$218.90

HOME DEMONSTRATION AGENT'S BILLS.

Graham & Priestly, work on Ford. \$17.90
Mrs. Fannie Crozier, garage rent. 3.00
Nelson Garage, Jackson. 3.40
November expense account. 5.63
G. F. Brophy, Mdse. 29.29
S. W. Boltz, work on Ford. 5.75
Total. \$65.02

A communication from Secretary of State Home Economics Association was read in which it was urged that a representative from the county be sent to Lincoln to attend the Home Economics Association meeting the third week in January. Mr. Young made a motion that the Vice President, Mrs. Graham, be sent to Lincoln to attend the meeting; it was seconded by Mr. Stading. On motion by the board it was moved that Miss Atwood be given a 12½ days vacation during December with the understanding that she return by December 28th, 1919.

A communication from Mr. Brokaw of the Extension Service was read, stating that he would be present at the annual meeting and would deliver an address on the "Farmers View Point of Extension."

The following committees were appointed by President Beermann: PROGRAM—C. R. Young and Miss Atwood.

GENERAL HELP—C. R. Young, Herman Biermann, and Will H. Orr. It was moved and seconded that Mr. Young be given a vacation of three or more days.

A motion was made and carried that Mr. Young be instructed to purchase several sets of instruments for use by the members of the Farm Bureau to administer santonin capsules to hogs.

Mr. Young gave some figures concerning the Farm Bureau News, but no action was taken, and the matter was held over until the December meeting.

Meeting adjourned on motion by Mrs. J. T. Graham.

M. E. Church Notes

Rev. S. A. Draise, Pastor
This big winter which we are having is holding back some of the plans we were hoping to carry out in connection with our work. We have not taken out the first load of dirt from the basement yet. But we will find a nice day after this storm and then the matter will move on. We are also hesitating about the evening service on account of fuel shortage. We hope for relief soon. Several children were absent from

the Sunday school last Sunday, also several adults. The "stand-bys" were there, though, to the number of about sixty, and we had a splendid session. We are sorry for the ones who are sick, and still more sorry for the ones who did not get up in time. But most sorry for the ones who did not want to go at all.

Well, another day is coming soon; are you? You better be good anyway, it is just before Christmas.

One of the big community events took place in the Ayres hall last Thursday afternoon and evening. It was the occasion of the annual bazaar and supper, conducted by the Ladies Aid. The interesting feature of the afternoon was the line of booths where various articles were being sold by the ladies to delighted customers who took the opportunity to purchase useful household necessities and presents for their friends.

At six o'clock a bounteous supper was served to more than 200 patrons. Many more than they had expected. But the ladies were equal to the occasion and sent out for extra supplies, so that no one was refused a good supper. After supper a program of music and readings was rendered to a very appreciative audience.

And then Wm. P. Warner was asked to auction off the few things that were left in the booths. He did the task fine, not an article was left unsold and nearly everything brought its full value, and many things brought more than the market price. The total net proceeds from the event amounted to \$218.90.

The society is delighted with the result, and wish to thank everyone who so generously contributed to the affair in any way. Especially do they wish to express appreciation of the splendid work of Miss Armbrigt and Miss Morgan, of South Sioux City, in the after-supper program. Come again.

It was just an all-around good time. You missed it if you missed it. Several from South Sioux City were present and added to the success of the day. Next Sunday morning at eleven o'clock will be communion service. Everybody welcome.

How to Load Potato Cars

Approximately 75 per cent of all cars prepared to protect potato shipments from cold during winter months are either lined or loaded incorrectly, says the United States Department of Agriculture bulletin, "Lining and Loading Cars of Potatoes for Protection from Cold." Protection from cold depends largely upon a constant current of warm air from the heater directly to the ceiling, spreading between the ceiling and the top potatoes thence thru openings at the opposite end of the load down to the space beneath the false floor, and from there under the false floor to the heater again. The bulletin explains methods of lining and loading potatoes in the four principal types of cars with heaters and refrigerator cars, without heaters, under favorable shipping conditions. The bulletin may be obtained free from the College of Agriculture, Lincoln.

MATRIMONIAL VENTURES.

The following marriage licenses were issued by County Judge McKinley during the past week:

Name and Address.	Age.
Bert Brassfield, Dakota City	Legal
Alice Smith, Sioux City	Legal
George A. Stevens, Sioux City	21
Lois M. Earl, Sioux City	23
Herman P. Scott, Lake City, Ia.	52
Mabel Reid, So. Sioux City, Neb.	40
Leo A. Dahl, Sioux City	42
Ella Wright, Sioux City	41
Donald S. Gray, Oak Park, Ill.	21
Georgia R. Bartlett, Sioux City	24
Samuel A. Tannehill, Sioux City	36
Beryl A. Dixon, Sioux City	23
Chas. J. Beye, Sioux City	23
Catherine Grady, Sioux City	23

How Low Rates Are Secured for Farmers.

"The federal land banks are not permitted to charge any rate of interest except that which the board may prescribe, and the rate of interest which the farmer is required to pay may never exceed one per cent in excess of the rate upon the bonds.

"If they can sell the bonds at three per cent, the farmer under the terms gets the benefit; he gets it at four and in addition to that pays one per cent for amortization, which would make the cost of the money five per cent, including all of the expenses of the operation of the bank and the one per cent for amortization.

"Now the value of the loan to the farmer is very great. Not only is he assured of his credit for thirty-three or thirty-six years, if he wants it, but he knows that nobody can force the earlier payment of the principal of the loan except upon his own default. On the other hand, if he happens to be prosperous and finds that he has earned enough money to pay the loan before maturity, he is allowed to pay it in full or any part, at any time after five years."

BEFORE FARM LOAN ACT BECAME LAW OF LAND.

The rate of interest upon land mortgage varied in different sections of the country ranging from 5.3 per cent to 10½ per cent.

In the New England group of states the lowest rate is 5.3 per cent and the highest is 6.2 per cent. That is the average in those states.

In the Middle Atlantic states, New York, New Jersey and Pennsylvania, 5.6 to 5.8 per cent.

In the East North Central states, that is the states north of the Ohio river, we will say, Ohio, Indiana, Illinois, Michigan and Wisconsin, the rate was 5.8 per cent to 6.2 per cent.

In the West North Central states, from 5.9 per cent to 8.7 per cent. That was in Missouri, North Dakota, South Dakota, Nebraska, Kansas, Minnesota and Iowa.

In South Atlantic states they range from 5.6 per cent in the state of Delaware, where the rate was lowest, to 9.6 per cent in Florida.

In the East South Central states, Kentucky, Tennessee, Alabama, Mississippi, 7.1 per cent to 9.4 per cent.

In the West South Central states, Arkansas, Louisiana, Oklahoma and Texas, it ranged from 8.4 per cent to 9.6 per cent. When we come to the Mountain states like Montana, Idaho, Wyoming, Colorado, New Mexico, Arizona and Utah the rates go up from 8.9 per cent to 10.5 per cent.

And in the Pacific states, Washington, Oregon, California, it ranges from 7.8 per cent to 8.7 per cent.

These rates do not indicate however, the true condition of affairs. Rates of interest on farm mortgages were sometimes as high as 16 per cent, including the commissions that were paid.

WHAT IS MEANT BY AMORTIZATION

How the Long Term Credit Plan of the Federal Farm Loan Act Works in Actual Practice.

A loan of \$1,000 at 6 per cent interest, repayable in 33 years by means of semiannual installments of \$35, which includes interest and part of the principal. By the use of the following table a borrower can figure exactly how his payments are applied on principal and interest and how much is due on his loan on any installment date during the 33 years.

Instalment	Interest Paid	Prin. on \$1,000	Unpaid Prin.
1	\$35.00	\$28.00	\$975.00
2	35.00	28.00	945.00
3	35.00	28.00	915.00
4	35.00	28.00	885.00
5	35.00	28.00	855.00
6	35.00	28.00	825.00
7	35.00	28.00	795.00
8	35.00	28.00	765.00
9	35.00	28.00	735.00
10	35.00	28.00	705.00
11	35.00	28.00	675.00
12	35.00	28.00	645.00
13	35.00	28.00	615.00
14	35.00	28.00	585.00
15	35.00	28.00	555.00
16	35.00	28.00	525.00
17	35.00	28.00	495.00
18	35.00	28.00	465.00
19	35.00	28.00	435.00
20	35.00	28.00	405.00
21	35.00	28.00	375.00
22	35.00	28.00	345.00
23	35.00	28.00	315.00
24	35.00	28.00	285.00
25	35.00	28.00	255.00
26	35.00	28.00	225.00
27	35.00	28.00	195.00
28	35.00	28.00	165.00
29	35.00	28.00	135.00
30	35.00	28.00	105.00
31	35.00	28.00	75.00
32	35.00	28.00	45.00
33	35.00	28.00	15.00
34	35.00	28.00	0.00
35	35.00	28.00	0.00
36	35.00	28.00	0.00
37	35.00	28.00	0.00
38	35.00	28.00	0.00
39	35.00	28.00	0.00
40	35.00	28.00	0.00
41	35.00	28.00	0.00
42	35.00	28.00	0.00
43	35.00	28.00	0.00
44	35.00	28.00	0.00
45	35.00	28.00	0.00
46	35.00	28.00	0.00
47	35.00	28.00	0.00
48	35.00	28.00	0.00
49	35.00	28.00	0.00
50	35.00	28.00	0.00
51	35.00	28.00	0.00
52	35.00	28.00	0.00
53	35.00	28.00	0.00
54	35.00	28.00	0.00
55	35.00	28.00	0.00
56	35.00	28.00	0.00
57	35.00	28.00	0.00
58	35.00	28.00	0.00
59	35.00	28.00	0.00
60	35.00	28.00	0.00
61	35.00	28.00	0.00
62	35.00	28.00	0.00
63	35.00	28.00	0.00
64	35.00	28.00	0.00
65	35.00	28.00	0.00
66	35.00	28.00	0.00
67	35.00	28.00	0.00
68	35.00	28.00	0.00
69	35.00	28.00	0.00
70	35.00	28.00	0.00
71	35.00	28.00	0.00
72	35.00	28.00	0.00
73	35.00	28.00	0.00
74	35.00	28.00	0.00
75	35.00	28.00	0.00
76	35.00	28.00	0.00
77	35.00	28.00	0.00
78	35.00	28.00	0.00
79	35.00	28.00	0.00
80	35.00	28.00	0.00
81	35.00	28.00	0.00
82	35.00	28.00	0.00
83	35.00	28.00	0.00
84	35.00	28.00	0.00
85	35.00	28.00	0.00
86	35.00	28.00	0.00
87	35.00	28.00	0.00
88	35.00	28.00	0.00
89	35.00	28.00	0.00
90	35.00	28.00	0.00
91	35.00	28.00	0.00
92	35.00	28.00	0.00
93	35.00	28.00	0.00
94	35.00	28.00	0.00
95	35.00	28.00	0.00
96	35.00	28.00	0.00
97	35.00	28.00	0.00
98	35.00	28.00	0.00
99	35.00	28.00	0.00
100	35.00	28.00	0.00

BEST WAY TO HANDLE MANURE

Fertilizer Should Be Hauled to Field Soon After It is Made and Spread Over Surface.

Barnyard manure often contains great quantities of weed seed and if this manure is left near the surface of the ground it will doubtless be difficult to keep this cornfield clean. In order to get the most good out of the manure it should be hauled out to the field, soon after it is made, and if it is hauled out in the winter and plowed under in the spring, it will probably require less work to keep down the weeds.

Fall Plowing Desirable. Fall plowing is highly desirable in many localities.

How is YOUR Subscription?

GET IN LINE FOR PROSPERITY

To persuade one who has learned from experience the broad usefulness of the pay-by-check method to revert to the pocket-to-payee plan, would be as difficult as to persuade him to go backward once he has tasted the joy of getting ahead.

In business, household and personal finances, the check-book method is the logical way to "keep track" of income and outgo.

Find out for yourself what a Checking Account here can do for you.

Jackson State Bank
Jackson, Nebraska

Ford

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FORD TRUCK YOUR NEED

Because of its all-around utility, the Ford 1-ton Truck—with worm drive—has made itself an absolute business necessity. It's so dependable in service wherever placed, flexible and sure in control and low cost of operation and maintenance and possessing that vanadium steel strength, it has become the want in every line of business, from retail merchant to manufacturer, from engineer to contractor, from corporation to farmer. Let us tell you details and give you a demonstration.

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