

FARMERS NOW CAN BORROW IN COMFORT

George L. Ramsey Tells How Montana Men Feel About Working of Farm Loan Act.

RELIEF FROM HIGH INTEREST

Amortized Loans of Joint Stock Banks Give Montana Farmers Six Per Cent Money With 33 Years for Payment of Principal.

"For the first time in their lives farmers can now feel comfortable when they put a mortgage on their farm."

George L. Ramsey, president of the Montana Joint Stock Land bank at Helena, Mont., made this statement when he appeared before the senate committee on banking and currency to protest against the Smoot bill, which would put a tax upon farm mortgage bonds issued by joint stock land banks. He said in part:

How Long-Time Loans Are Paid.

"I have had farmers say to me, 'This is the first time I have felt comfortable in my life,' when the papers were signed and the money turned over. The reason for this statement was that heretofore they had looked forward to a five-year renewal of their mortgage subject to the favor of a mortgage broker and subject also to the payment of a commission. They have said to me: 'Today I have my loan placed for 33 years and now I can see plainly that I shall be able to pay this debt.' It is a wonderfully beneficent provision of the farm loan act which



George L. Ramsey.

makes it possible for a farmer to pay a one-hundred-cent debt with thirty-three one-cent payments. And this is made possible without the compounding of interest, without building and loan association computations, without actuarial figures of any kind, but by plain simple interest at 6 per cent. You, who are familiar with the amortization table, understand how the farmer pays 6 per cent interest on his loan and pays a 1 per cent additional each year for thirty-three years to wipe out the principal.

Can Pay Principal Any Time.

"Under the farm loan act, the borrower may pay off his loan before the expiration of the 33 years, if he chooses. He is permitted to pay off any part of his debt on any interest payment date, after five years, without previous notice.

"I want to get into the record this plea from the farmers of the West. I want to say that this law in its present effectiveness is necessary in order to keep the farmer on the farm. In the corn belt, which is the garden spot of the nation, the population in 1910 was less than in 1880. At the same time the cities of that corn belt have increased their population by 150 per cent. You have got to do something to keep the farmer on the farm. You have got to give him some benefits. He is the only man in this nation who has had no particular benefit from the government.

"We are now in the most critical period of the world's history, and if this law increases production—and it does—it surely should not be interfered with for the next three or four years."

Tells of High Rates in Montana.

When Senator Gronna asked Mr. Ramsey if it was necessary for the people of Montana to have a joint stock land bank in order to promote agriculture, Mr. Ramsey replied:

"It is absolutely necessary in order to get money at 6 per cent. I want to say to you that the mortgage companies in our state have no rate less than 8 per cent and that they are getting 8, 9 and 10 per cent. We have filed exhibits with your committee showing that the mortgage houses are getting 10 per cent, and that sometimes they are exercising usury above 10 per cent, getting a commission of 10 per cent. This is the situation in Montana and that is why I am pleading for 6 per cent money to develop the state."

Not a Well Day In Eleven Years

LINCOLN MAN TAKES TANLAC AND SAYS HE HAS GAINED SIXTEEN POUNDS.

"I never knew what a well day was in eleven years till Tanlac straightened me out," said C. A. Crawford, a contracting painter and paper hanger, living at 2323 Q St., Lincoln, Neb.

"I had been in such a wretched state of health for so long," he continued, "that I was a total wreck. I couldn't sleep well and my stomach was in such a dreadful condition that nothing I would eat agreed with me and I lost weight till I was little more than a living skeleton, for I had gotten down to one hundred pounds. Every summer my vitality would run low and would have to take to my bed and be laid up for three or four months at a time.

"Finally I got a bottle of Tanlac, and soon after starting on it my appetite improved so I could enjoy my food and I started up hill again. I have already gotten back sixteen pounds of my lost weight and am still gaining right along. My nerves are so much stronger and I have improved so much in every way that I feel like a different man. I have been working hard every day the past summer, sleep like a log every night and feel fine all the time. I am now full of life and energy and I don't hesitate to say Tanlac has done more for me than everything else I have tried put together."

Tanlac is sold in Dakota City by Neiswanger Pharmacy, in South Sioux City by Shane's Pharmacy, and in Homer by Wagner's Pharmacy.—Advertisement.

LEGAL NOTICES

First Pub. April 29, 1920—4w.

Probate Notice to Creditors In the County Court of Dakota County, Nebraska.

In the Matter of the Estate of John B. Evans, deceased.

Notice is hereby given, that the creditors of the said deceased will meet the Administrator of said estate, before me, County Judge of Dakota County, Nebraska, at the County Court Room in said county, on the 17th day of June, 1920, and on the 18th day of July, 1920, at 10 o'clock A. M. each day, for the purpose of presenting their claims for examination, adjustment and allowance. Three months are allowed for creditors to present their claims and one year for the administrator to settle said estate. This notice will be published in the Dakota County Herald for four weeks successively prior to the 17th day of June, 1920.

Witness my hand, and seal of said court, this 17th day of April, A. D. 1920.

S. W. McKINLEY, County Judge. (Seal.)

First Pub. April 22, 1920—3w. Order of Hearing and Notice of Probate of Will.

In the County Court of Dakota County, Nebraska.

State of Nebraska, County of Dakota—ss.

To May Broyhill, Clifford Irving Broyhill, Blanche Winnifred Giese, formerly Blanche Winnifred Broyhill Roman, and to all persons interested in the estate of James B. Broyhill, deceased:

On reading the petition of G. F. Broyhill praying that the instrument filed in this court on the 19th day of April, 1920, and purporting to be the last will and testament of the said deceased, may be proved and allowed, and recorded as the last will and testament of James B. Broyhill, deceased; that said instrument be admitted to probate, and the administration of said estate be granted to May Broyhill as executrix.

It is hereby ordered that you, and all persons interested in said matter, may, and do, appear at the County Court to be held in and for said county, on the 13th day of May, A. D. 1920, at 10 o'clock A. M., to show cause, if any there be, why the prayer of the petitioner should not be granted, and that notice of the pendency of said petition, and that the hearing thereof be given to all persons interested in said matter by publishing a copy of this Order in the Dakota County Herald, a weekly newspaper printed in said county, for three successive weeks prior to said day of hearing.

Witness my hand, and seal of said court, this 19th day of April, A. D. 1920.

S. W. McKINLEY, County Judge. (Seal.)

SUMMONS BY PUBLICATION In the District Court of Dakota County, Nebraska.

Edward R. Polly, Plaintiff, vs. Mary P. Cochran, and the unknown heirs of Mary McGavack, deceased, Julia A. Nixon, Grace A. Nixon, Alexander M. Nixon, a minor, L. W. Vernee M. Nixon, a minor, John Nixon, John Taylor, James Nixon or his unknown heirs, The unknown heirs of Alexander Nixon, Elizabeth McLean, or her unknown heirs, and William F. Curtis, or his unknown heirs, et al., and the North seven (7) feet of Lot Ten (10), and the South Thirty-three feet (33), of Lot Eleven, (11), in Block Four (4), Original Plat of the Village of Homer, in Dakota County, Nebraska, and all persons claiming any part thereof, Defendants.

The above named non-resident defendants will take notice that on the 2nd day of April, 1920, the above named plaintiff filed his petition in the District Court of Dakota County, Nebraska,

against the above named defendants, interpleaded with others, the object and prayer of which are to quiet title in plaintiff in and to the North 7 feet of lot 10, and the South 33 feet of lot 11, in Block 4, Original Plat of the Village of Homer, Dakota County, Nebraska, against the claims of each and all of said defendants, and remove the clouds therefrom, and to cancel a certain mortgage given on said lot 11, by one Ephraim Rockwell to William Nixon, now deceased, on or about the 25th day of May, 1900, for the sum of \$400.00, rec'd in the mortgage records of Dakota County, Nebraska, in Book Q, at page 499, for the reason the same has been paid, and not satisfied of record, which petition further prays for costs, and for all other and further orders and judgment as justice and equity require in the premises.

You and each of you are required to answer said petition on or before the 17th day of May, 1920.

Dated April 5th, 1920. EDWARD R. POLLY, Plaintiff.

By Wm. P. Warner, His Attorney. Pub. April 8, 15, 22, 29.

First Pub. April 15, 1920—4w. LEGAL NOTICE.

Laurits Jensen, Plaintiff, vs. H. J. Johnson, N. E. Nicholson, Harry S. Hubbard, who is the same person as H. S. Hubbard, and Lots Nineteen (19), Twenty-three (23), Twenty-seven (27), and Twenty-eight (28), in Block Nine (9), Railway Addition, Dakota Co., Neb., being a part of South Sioux City, Dakota County, Nebraska, and all persons claiming any interest of any kind in said real estate or any part thereof, Defendants.

You and each of you are hereby notified that on the 12th day of April, 1920, plaintiff filed his duly verified petition against you in the District Court of Dakota County, Nebraska, the object and prayer of which is to quiet his title to Lots Nineteen (19), Twenty-three (23), Twenty-seven (27) and Twenty-eight (28), Block Nine (9), Railway Addition, Dakota Co., Neb., being an addition to South Sioux City, Nebraska, and to remove the clouds occasioned by the claims of the defendant H. J. Johnson (9) and Twenty-eight (28); to remove the clouds occasioned by the claims of the defendant Harry S. Hubbard, who is the same person as H. S. Hubbard, in and to said Lot Twenty-three (23); to remove the clouds occasioned by the claims of the defendant N. E. Nicholson, in and to Lot Twenty-seven (27), by virtue of the former ownership of said defendants in and to said real estate, and to remove the clouds occasioned by the claims of the defendants Lots Nineteen (19), Twenty-three (23), Twenty-seven (27) and Twenty-eight (28), Block Nine (9), Railway Addition, Dakota Co., Neb., being a part of South Sioux City, Dakota County, Nebraska, and all persons claiming any interest of any kind in said real estate or any part thereof. Plaintiff also prays for general equitable relief.

You are required to answer said petition on or before the 24th day of May, 1920.

Dated this 12th day of April, 1920. LAURITS JENSEN, Plaintiff.

First Pub. April 15, 1920—4w. LEGAL NOTICE.

James P. Goodwin, Plaintiff, vs. Joseph Leach, Minnie Leach, Mary Cave, Willard A. Cave, Julia Clark, William Clark, Stella Calhoun, Zeb Calhoun, John D. Pierson, Luthera E. Pierson, and Lots One (1), Two (2), Three (3), and Four (4), Block Three (3), and Lot Six (6), Block Two (2), Moan and Hunt's Addition to South Sioux City, Dakota County, Nebraska, and all persons claiming any interest of any kind in said real estate or any part thereof, Defendants.

You and each of you are hereby notified that on the 12th day of April, 1920, plaintiff filed his duly verified petition against you in the District Court of Dakota County, Nebraska, the object and prayer of which is to quiet his title to Lots One (1), Two (2), Three (3), and Four (4), in Block Three (3), and Lot Six (6) in Block Two (2), Moan and Hunt's Addition to South Sioux City, Dakota County, Nebraska, and to remove the clouds occasioned by the claims of the defendants, Joseph Leach, Minnie Leach, Mary Cave, Willard A. Cave, deceased, and Susan McKenna, deceased; the claims of the defendants Julia Clark, William Clark, Stella Calhoun, and Zeb Calhoun, by virtue of the former ownership of William Leach, deceased, in the land upon which said real estate was platted; to remove the clouds occasioned by the claims of the defendants John D. Pierson and Luthera E. Pierson under and by virtue of a deed to said premises and to remove the clouds occasioned by the claims of defendants Lots One (1), Two (2), Three (3), and Four (4), Block Three (3), and Lot Six (6), in Block Two (2), Moan and Hunt's Addition to South Sioux City, in Dakota County, Nebraska, and all persons claiming any interest of any kind in said real estate or any part thereof.

Plaintiff also prays for general equitable relief.

You are required to answer said petition on or before the 24th day of May, 1920.

Dated this 12th day of April, 1920. JAMES P. GOODWIN, Plaintiff.

First Pub. April 22, 1920—4w. ARTICLES OF INCORPORATION.

We, the undersigned, hereby associate ourselves together for the purpose of forming a corporation under the laws of the State of Nebraska, and do adopt the following Articles of Incorporation:

ARTICLE I. The name by which this corporation shall be known is NEBRASKA STATE BANK.

ARTICLE II. The principal place of business of this corporation shall be at South Sioux City, County of Dakota, State of Nebraska.

DAKOTA CITY SCHOOL NOTES

A. H. BRUNELLE, Principal

Rain prevented two baseball games during the past week, one with Ponca at Ponca, and the other with Homer at Dakota City. The Homer game will be played off May 4. After several days of enforced non-practice, practice was resumed Tuesday afternoon.

The final teachers' meeting of the year was held Tuesday, April 27th. The special subject presented was that of Diagnostic Tests in Language and Grammar, and in Fractions.

Miss Helen Biermann's pupils of the primary and first and second grades, will present their program Wednesday evening. Tom Thum's Wedding will be the "heavy piece," with other interesting features. It is hoped that the generous support accorded thus far to school programs will be repeated Wednesday night. And the best of it is, that all proceeds go right back into the school, for additions to equipment that would otherwise not be available. This is a case of your spending your money and having it at the same time.

High school commencement will be held Tuesday evening, May 18. Rev. W. H. Spence, who is pastor of Grace church in Morningside, and who delivered the address at the "Father, Son and Big Brother" banquet, will deliver the Commencement address, on the subject, "Ballast."

FOR SALE

I have several desirable residences in Dakota City that I will dispose of. Rent is high now, and it will pay you to own a home and be independent.

I also have about thirty lots in South Sioux City to dispose of.

MRS. CHARITY HART, Auto Phone 87545, Sioux City, Iowa.

ARTICLE III. The object for which this corporation is formed is to carry on a commercial banking business under the laws of the State of Nebraska.

ARTICLE IV. The authorized capital stock of this corporation shall be Twenty-five Thousand Dollars, of which at least Twenty-five Thousand Dollars shall have been paid in at time of commencement of business, which shall be issued in shares of the par value of One Hundred (100) Dollars each. No transfer of the stock of this corporation shall be operative until entered on the books of the corporation.

ARTICLE V. The indebtedness of this corporation shall at no time exceed the amount of its paid in capital and surplus except for deposits.

ARTICLE VI. This corporation shall begin business on the 1st day of March, 1920, or as soon thereafter as authorized by the State Banking Board of the State of Nebraska, and shall terminate on the 1st day of March, 1919.

ARTICLE VII. The affairs of this corporation shall be under the control and management of a board of directors consisting of not less than three nor more than five shareholders, whose term of office shall be for a period of one year, or until their successors are elected and qualified, not less than a majority of whom shall be residents of the county in which the bank is located or counties immediately adjacent thereto. It shall be the duty of the board of directors to elect from their number a president and secretary, and select a vice-president and cashier, and they may also select an assistant cashier and such other clerks and assistants as the business of the corporation may require. The term of office of the officers of this corporation shall be one year, or until their successors are elected and qualified. The board of directors may adopt such by-laws for the regulation and management of the affairs and business of the corporation as it may deem proper.

ARTICLE VIII. The regular annual meeting of the stockholders of this corporation shall be held on the first Tuesday of January each year, at which meeting the board of directors above provided for shall be elected. A majority of the shares of the stock of the corporation at any regular or special meeting, shall constitute a quorum for the transaction of business.

ARTICLE IX. Until the regular meeting of the stockholders of the corporation, the following named persons shall constitute the board of directors: E. H. Gribble, J. S. Bacon, J. J. Eimers, Henry Runge, and Wm. P. Warner.

ARTICLE X. Each stockholder shall at any regular or special meeting be entitled to one vote, either in person or by proxy, for each share of stock held.

ARTICLE XI. These articles of incorporation may be amended at any regular or special meeting called for that purpose by a two-thirds vote of all the stock.

Witness our hands this 27th day of January, 1920.

E. H. GRIBBLE, J. S. BACON, J. J. EIMERS, HENRY RUNGE, WM. P. WARNER.

Witness: Sidney T. Fram, Notary Public. State of Nebraska, Dakota County.



How much should I give to make this a better world?

A CERTAIN man in New York filled out his income tax report.

It showed an income so large that his tax was 53%. And his total gifts to church and charity for the year were \$148.

Think of it—thousands spent for luxuries and pleasure for himself; and \$148 to leave the world a little better than he found it!

Most of us do better than that; but not so very much better.

Our average daily gift for all church causes is

- less than we spend for daily papers
- less than a local telephone call
- less than a third of the day's car fare
- less than 3 cents a day

No wonder that 60% of the ministers of America are paid less than \$20 a week. No wonder that the church hospitals turn away thousands of sick people a year. No wonder that China has only one doctor for every 400,000 people. No wonder that every church board and charity society is forever meeting deficits, forever passing the hat.

It isn't because we are selfish; it isn't because we don't want to help. It's just because no one has ever put up a great big program to us, and asked us to think of the work of the church in a systematic businesslike way.

The Interchurch World Movement represents the united program of thirty denominations. They have surveyed their whole task, no business could have done it better.

They have budgeted their needs; no business could have a more scientific budget. They have united to prevent the possibility of waste and duplication. At least a million dollars will be saved by the fact that thirty individual campaigns are joined in one united effort.

And they come to the men or women who love America—to you—this week asking you to use them as the channel through which a certain definite part of your income can be applied to make this a better world.

Only you can determine what part of your income that should be.

It's a good time right now to answer that question. We're passing through the world just once; how much better will the world be because you passed through?

United Financial Campaign



April 25th to May 2nd

The INTERCHURCH World Movement of North America

The publication of this advertisement is made possible through the cooperation of thirty denominations.

Champ Clark

No. 20378.

FINELY BRED

Jack

14 Hands High. Color: Black, with White Points.

Will stand the Season at my place known as the Purdy farm. One mile west and five miles south of Dakota City, and 2½ miles northeast of Homer, Neb., every day in the week.

TERMS: \$12.50 for standing colt; \$10.00 to insure mare in foal. When mare is about to be removed or sold, the foal bill becomes due at once. Good care will be taken to avoid accidents, but will not be responsible if any should occur.

L. L. Howard

Owner and Manager. Dakota City, Neb., Route 2

See Us For Job Printing